



SATURDAY NIGHT



ESTABLISHED
A.D. 1887

"TH"

TORONTO, CANADA, DECEMBER 25, 1926

GENERAL SECTION
1 to 8

FINANCIAL SECTION
9 to 16

WOMEN'S SECTION
17 to 24

The FRONT PAGE

Canada's Heavy Overhead

One of the most important speeches at the annual convention of the National Newspapers and Periodicals Association, held recently in Toronto, was an address by W. S. Morden, K.C., on industrial laws and taxation. Mr. Morden is Chairman of the Legislation Committee of the Canadian Manufacturers' Association, which keeps an eye on all measures introduced in the Federal parliament; and the nine provincial legislatures of Canada. Canadians perhaps do not realize the vast number of bills introduced in our various parliamentary assemblies in the course of a year, any one of which may possibly affect a single industry or industry as a whole. In tracing the history of industrial legislation Mr. Morden quoted a speech of John Bright's delivered many years ago in which that illustrious though narrow-gauge statesman drew attention to the tendency of legislators to put all kinds of checks on the manufacturer and let the agriculturist go free. Of course there is another side to the story. A captain of industry under the old conditions had much greater opportunities to oppress employees dependent on him for their daily bread than the average farmer. Nevertheless the tendency of parliamentary bodies in this as in other countries has been to adopt an attitude of severe paternalism toward industry and leave agriculture untrammelled. Mr. Morden did not stress this point and stated that his experience of nearly all legislators showed a desire to do the fair thing by everybody.

More vital, at the present moment, were his references to the overhead which Canada is carrying in connection with government, transportation, education, and other adjuncts of civilization. The taxation from all sources on net production in Canada is a fraction over 19 per cent., as against a fraction over 12 per cent. in the United States. There is no doubt that Canada spends too much money in costs of government. We have too many legislators and too many civil servants in proportion to our population, although the disparity is greater in some sections of the country than in others. The tendency of politicians everywhere is to talk economy, but not to practise it. Modern methods of communication should enable us to decrease rather than increase our legislative representation and the costs thereof. The evils of collateral taxation under our highly complex federal system are known to every concern which aims to do a national rather than a purely local business and a progressive step toward remedying the situation was taken when a private conference of the heads of provincial governments was held at Ottawa some months ago under the chairmanship of Hon. G. Howard Ferguson of Ontario. Many people believe that Canada is entering upon a new era of prosperity. Though economy is never popular with democracies, and very difficult to achieve under universal suffrage, there is no doubt that a return of the frugal ideas which prevailed in Canadian public life forty years ago would assist in making prosperity permanent.

Architectural Progress in Canada

On December 16th the glorious Great Hall of Hart House, University of Toronto, was the scene of a remarkable tribute to Messrs. Henry Sproatt, R.C.A., and Ernest Rolph, the architects of that edifice, when nearly three hundred citizens attended a banquet in their honor. It would be difficult to imagine a gathering more truly representative of Canadian achievement in every walk of life, and those present were but ratifying the international recognition these gentlemen have received in their election as Fellows of the Royal British Institute of Architects and as Gold Medalists in the field of scholastic architecture at a great architectural exhibition held in New York last year.

Mr. Sproatt modestly pointed out that the tribute was to be regarded in the broader sense as one to the architectural profession as a whole; and his thought became clear when later, the chief speaker of the evening, Mr. John M. Lyle, himself the creator of many beautiful structures, illustrated his discourse with lantern slides of edifices of rare artistic distinction in Canadian cities, East and West. The quality of the new structures in the prairie capitals, as well as the evidences of higher taste in Eastern cities, were of profound interest. Recent progress in all branches of the art, institutional, memorial, commercial and domestic, is convincing proof that of all the arts architecture is that which ranks highest in Canada to-day; though it is the art least talked of.

Mr. Lyle indulged in semi-serious banter of the press, when he spoke of the absence of critical attention to architecture in its columns, whereas musical events and picture displays of much slighter artistic importance are reviewed at length. The answer is not difficult. Newspapers must publish in the main what their public will care to read. The other arts are more intimate, human, and widely diffused, and consequently more easily discussed. The problems involved in architecture are so essentially scientific and complex, apart altogether from questions of style and taste; and the terminology involved is so exclusive, that it is very difficult to present them in an intelligible, not to say, readable manner. Mr. Lyle can do so, but it would be sheer waste of time on his part, when he can employ it so much more effectively in creating such a thing of beauty as the Memorial Arch at Kingston, Ontario. The best way to arouse attention to the growing excellence of our architecture is through the modern processes of newspaper and magazine illustration.

After all, do the arts gain very much from newspaper commentary or criticism, whichever one chooses to call it? Much of this commentary is of trivial and temporary importance, interesting enough to the general reader, as are comic strips, but of no real consequence. Occasionally it is shallow and ignorant as well. Architects, we take it, aim in most of their tasks at the perfect combination of utility and beauty. Theirs, least of all the arts, "puts all its goods in the shop window." Its message in the higher sense must be a gradual revelation. Least of all can it fall back on the popular bally-hoo about "self-expression."



HON. WILLIAM DONALD ROSS

The well-known Canadian capitalist who was recently appointed Lieutenant-Governor of Ontario. Although Mr. Ross has been a resident of Toronto for nearly a quarter of a century he was born in 1869 in Little Bras d'Or, Cape Breton, N. S., where his family have been prominent in public life for a hundred years. As his name and appearance indicate he is of Highland Scottish ancestry and is universally popular. He began business life as a clerk with the Bank of Nova Scotia with which he was long connected, and he was for a short period in the late nineties attached to the staff of the Finance Department at Ottawa. His interests are remarkably diversified; he is president of the Porto Rico Railways Ltd., President of the Northern Mexico Power and Development Co. Ltd.; Director of the Bank of Nova Scotia, British Empire Steel Corporation, Canadian General Electric Co. and the Famous Players Canadian Corporation. In addition he has large mining interests in Northern Ontario, is a practical farmer, and an enthusiastic patron of healthy sports.

—Photo by Mr. L. L. L.

In architecture crudities of taste and ineptitudes in execution cannot be glossed over and even lauded as evidences of unique temperamental gifts, or of originality of mind and outlook. The architect cannot leave the roof off a building or neglect to provide for windows and defend himself on the ground that his is a new "school" and that persons who do not appreciate it are prejudiced shell-backs.

Mr. Lyle, for instance, very truly said of Yonge Street, Toronto, that from an architectural standpoint it was almost unsurpassed in ugliness and shabbiness the world over. Now if architecture received the same kind of attention from the press as do the other arts, this ugliness would find writers to extol it as truly national and "expressional". The works of such purists and votaries of beauty as Mr. Sproatt and Mr. Lyle would be derided as traditional, academic, "dead" even. Books might even be written to emphasize this view. From a newspaper standpoint architecture still possesses a cloistral exclusiveness and an unchallenged right to ally itself with beauty and tradition. This condition is not without its advantages, as recent progress demonstrates.

Ku Klux Klan Missionaries Move On

Some months ago SATURDAY NIGHT predicted that when the Ku Klux Klan missionaries who in 1925 came to Canada to make it a "white man's country" had "cleaned up" the territory likely to yield them fees and commissions, they would move on. The two chief Knights of the Night Shirt who came hither to spread hatred for fellow citizens more decent than themselves, both styled themselves "Dr.", one, Rev. C. Lewis Fowler was a Doctor of Divinity, but what Dr. W. H. Hawkins did to earn his title was uncertain. He may have been a "vet", a corn specialist or a "Mus. Doc." The one clear fact about them was that they had come to Canada on a profit-sharing basis to pocket a commission on the fees of all and sundry whom they could enlist under the banner of bigotry and hooded conspiracy. The terms of their agreement published in these columns six months ago proved that. Shortly afterward they quarrelled, and now according to statement made to a Toronto evening newspaper these "hundred per cent. Americans" have both gone back to the United States.

Hawkins, who claimed that he had been edged out of the easy money by Fowler, is said to be managing a dry goods store somewhere. The Rev. Fowler has been called to larger duties as head of a World Klan. According to I. S. Lord, former New Brunswick legislator who has deserted his native province to make Ontario "white",

Fowler is needed in other lands,—to fight the "Jewish menace" and Bolshevism in Russia and the "Kathlic menace" in Mexico. Our profound hope is that Rev. Fowler shall go to either one of these countries—Russia preferred; because we are quite sure he would never come back. But we doubt whether he will; money is not so plentiful in either country as it is in Canada. Perhaps he is leaving us because he is disgusted with lack of progress. There have been no lynchings up here,—all that the Klan has to show in a public sense for its labors is one solitary attempt to blow up a Roman Catholic Church at Barrie, followed by salutary prison sentences for Klan officials. But Fowler's stay was hardly unprofitable. The process of shaking down Canadians among the farms and villages for \$16 a piece to assist in making Canada a "white man's country" seems to have been fairly successful, but the lean years are coming.

The Sausage Acquires a New Skin

An announcement of extraordinary interest to humanity was made in a recent press bulletin issued by the American Chemical Society, which disclosed the fact that after ten years of research, members of the Food Container Fellowship of the Mellon Institute had perfected a synthetic casing for sausages, made out of high-grade cotton lint. This new cellulose casing, or skin, which is quite edible, replaces the casing used heretofore and which was a product of animal matter.

All honor to the efforts of these investigators who have added another romance to the annals of science! For ten years, from 1916 until 1926, these experimenters, while the world went on its way unsuspecting, were laboring in the high task of providing the sausage with a new skin. A gratifying aspect of the case is their pure disinterestedness. They might well have devoted their labors to giving a new tone to caviar, and none would have condemned them. But no, it was the lowly and humble sausage that took their fancy, and it is a spectacle that is thrilling to the heart of the multitude and enough to convince them that there is something fine and noble in science after all, that however the other departments of life be affected by these, science remains unaffected in its pursuit of truth by artificial social distinctions.

If ever anything deserved elevation it is the sausage, a homely fruit that has appeased the heart and mind of man since time immemorial, and it is to be hoped that efforts will not cease with providing the sausage with a cotton jacket. There are those of us who think it should

be garbed in nothing less than silk, and it may be that one day this will come about. In the meantime there is an interesting condition arising out of a cotton-encased sausage. As cotton, judged by the three standards of animal, vegetable or mineral, falls into the category of vegetable, the sausage itself must receive the new classification of animal-vegetable. If it so happens that the scientists in their further researches devise a stuffing that is also made from cotton, and as luscious as is the meat at present used, the sausage will become wholly a vegetable, and still in the guise of a delight forsworn, should thus reconcile the vegetarians to their accepted lot.

Foolish Slanders by Fanatics

SATURDAY NIGHT has had frequent disagreements with those sections of the Canadian community who wish to coerce everyone into their own line of conduct with regard to certain indulgences; but everyone must admit that the "social service" branches of some of our more aggressive Canadian organizations can give lessons in good manners to some of their brethren in the United States. No official of the United Church of Canada would go to the lengths in slander and abuse exhibited in a statement issued some weeks ago by the Methodist Board of Temperance and Public Morals of the U. S. A.

For some years that body has been engaged in the task of endeavoring to augment the liquor restrictions embodied in the Eighteenth Amendment and the Volstead Act with regulations equally severe against tobacco and especially cigarettes. Any visitor to the United States would have thought that the Methodist Board of Temperance and Public Morals has enough to do to induce the public to accept the liquor laws it was largely instrumental in forcing on the nation; but it is evidently intent on intensifying the resistance of American communities to law and order by inducing Congress to make smokers, male and female, into statutory criminals. No doubt the Board's efforts influenced the sweeping expressions of opinion against the Volstead Act early in November. Uncured by defeat it seems to have pleased the Lord to harden the hearts of its members and make them babble like madmen.

There have been many allusions in the press to the growth of the harmless and pleasant habit of smoking among women. Everyone who moves in civilized circles to-day knows countless intelligent women of irreproachable character who indulge in an occasional cigarette. Yet the Methodist Board of Temperance and Public Morals openly declares that smoking among women is confined to "high society women, prostitutes and flappers with holes in their stockings". The delicacy of the mind which framed this indictment is obvious; but we would suggest that he acquire the habit of smoking at once; it would smoothe the acidity of his temperament, assist his vision and make him perhaps a more discreet liar than he is now. The effort to cast the stigma of moral and physical worthlessness on women who smoke will not carry conviction anywhere, save among ignorant fanatics.

The well-known humorous writer, Heywood Brown, is occasionally serious and he certainly was so when he wrote of this manifesto: "There is no reason why the Methodist Board of Public Morals should indulge itself in transparent lies. Nor can I detect much Christianity in shouting 'prostitute' at millions of respectable women who choose to use cigarettes. I also hope that the belief will not become general that a hole in the stocking makes anyone a moral leper."

As has been said Canadians have something to be thankful for in the moderation of our own restrictionists. It is quite certain that anyone who prepared such a broadside on behalf of the United Church of Canada would have his utterances severely blue-pencilled.

Wild Threats in Saskatchewan

Threats of secession whenever a certain section has a grievance seem to have become a habit. A copy of a Saskatchewan newspaper, the "Esterhazy Observer and Pleasant Hills Advertiser" has reached this office which also talks of "betravals" in connection with Confederation. The trouble this time is over Western natural resources, and the publication states that there is much random talk about "secession" and "annexation" in connection therewith. The latter remedy as a means of securing control of natural resources for the prairie provinces is rather amusing, for in the United States the Washington administration controls all assets of this kind. Judging from the "Observer's" article it is plain that a good many Saskatchewan electors are being educated in the idea that they have been robbed and cheated in this matter of resources by the people of Eastern Canada. The policy of SATURDAY NIGHT has always been favorable to permitting the Western provinces to possess and develop their own natural resources for their local needs as in the Eastern provinces; but the idea that there has been any act of piracy committed by Eastern Canada in retaining control of them so far is nonsense. That the problem should give rise to secession talk is preposterous.

The "Observer" says, "So far as the Western Prairie Provinces are concerned, Confederation was wished on them; they have emerged into the status of Confederation. They have had no voice in the matter, and they have not had the same rights and privileges conferred on them which the original provinces entering Confederation in 1867 insisted that THEY should enjoy."

The facts of the matter are that at the time of Confederation the Western provinces constituted the private fur-trading domain of the Hudson's Bay Company, with a few settlers, chiefly half-breeds, in the vicinity of Winnipeg. These lands were purchased with the money of Eastern Canada in order that the Dominion might keep the Confederation pledge to build a transcontinental railway linking up British Columbia with the East. Many millions were lavished on the development of the territory before real settlement began at all, and at the outset Canada had to send to Iceland for settlers owing to the reluctance of other races to make the experiment in a climate about which ignorance was general. The vast majority of settlers who ultimately did go in received free homesteads and were not thinking of the natural resources at all. They were glad enough to get virgin land gratis, and the idea that there was any covert intention on the part of the Federal Government of Canada to rob them of their just rights is nonsensical. The Western provinces

were not at all in the same position as the original North American colonies who signed the Confederation agreement. They had been self-governing colonies in control of their own resources for decades. In the case of Alberta and Saskatchewan autonomy was not ripe for achievement until as late as 1904, and at that time the founders of the new provinces were quite willing, for convenience sake, to accept federal subsidies as an offset to their natural resources.

No part of Canada is less entitled to charge the Federal government with injustice than the West. Its development originated with the foresight of the East and has always been generously supported. There is no shadow of injustice involved. The question is purely one of expediency. As the Western Provinces have grown in political, social and economic stature it has become more and more clear that it would be the course of wisdom to allow them unfettered complete control of the development of the natural resources within their borders. Generally speaking, Ontario has always favored turning these assets over to them as a free gift, unhampered by conditions, but in Quebec and in the Maritime provinces there are opponents of such a policy unless special conditions are attached. Mr. Bourassa last session endeavored to set up the proposition that Quebec had the right to dictate terms and earmark the manner in which the proceeds of Alberta natural resources should be expended. The Maritime provinces feel that everything has been done for the West and nothing for them, and that they have a stake in assets which in earlier days of Confederation they helped to pay for. It will require dispassionate statesmanship to solve the problem and solutions will not be helped by fantastic talk of "betrayals" and threats of secession.

Poverty Declining

POVERTY is decreasing in New York, and a dollar goes further for the relief of destitution than ever before, according to the eighty-third annual report of the Association for Improving the Condition of the Poor. Some of the causes for decreasing poverty, the report says, are workmen's compensation, decreased immigration and the ability of the wage-earners to purchase suitable means of living. In his report President Cornelius N. Bliss recites:

"Until recently the work consisted almost entirely of giving temporary relief in cases of very dire need. Families in need of care until they could become self-supporting were either broken up and cared for in institutions, or allowed to drift in the community without adequate care until suffering caused them eventually to break up. The sum total of poverty and dependency was being diminished in no appreciable extent. To-day, however, there is much to encourage social workers and the public which supports this work. The size of the sickness-dependent and poverty groups is less appalling. That is why it is no longer possible to secure a larger measure of permanent, beneficial results. The dollar expended to-day by the Association counts for more, we believe, in permanent benefits and improvement than ever before in the history of the organization."

LETTERS TO THE EDITOR

Maritime Disunion

Editor:—Sir, Are you quite fair in your editorial comments entitled "Fetters of Secession Rumors"? To compare Newfoundland with Prince Edward Island is as futile as to compare SATURDAY NIGHT with any other paper published in Canada. And Nova Scotia is different from either of them. All three Maritime provinces of Canada are entities, geographical, physical and to some extent political, and intellectual, and there is no more reason for uniting them than there is for uniting, say, Peel and Halton counties, not so much. The boundaries of the latter are maintained and were established for convenience of administration. The same has happened in the Maritimes where all three provinces were once one half. The separate governments were set up, as necessary and convenient. How many people in Ontario know this? And yet, how often the impossible is advised by the swollen and written word of outsiders, and even ill-informed Easterners. These separate provinces were carved out of one, because the Almighty decreed that Northumberland Strait and the Bay of Fundy should remain wet.

As to annexation to the States there is no feeling for it in these provinces. They are not talking even about "States" and "Nationalism" that we hear so much of in Toronto and the "Montreal Free Press". They are not thinking of secession from Canada, either. But they are thinking about their shrunken revenues, their diminishing trade, and their expatriated sons and daughters, and are hoping that reputable people and papers elsewhere in Canada will take the pains to inform themselves, before expressing opinions upon so important a matter. The Duncan report may help to clear the way to a better understanding of conditions in the oldest provinces of what is now called Canada, whose people are neither dull nor indolent, as witness their present achievements in the more favorable conditions of other lands. Their past speaks for itself.

Yours, etc.

MacNAB



COMMENDATORE MARCONI

The inventor of wireless transmission. While the world is full of rumors of new and marvellous developments in radio communication, it is said that he is asking the Vatican to free him from his marriage to the Hon. Beatrice O'Brien, daughter of Baron Inchiquin, which took place in 1906 and was dissolved by the courts of Trieste in 1924.



THE WAR MEMORIAL ARCH, ROYAL CANADIAN MILITARY COLLEGE, KINGSTON, ONT. This beautiful monument to the graduates of the R.C.M.C. who fell in the great war was designed by the eminent Canadian architect, John M. Lyle. It is entirely original in treatment and is regarded by many as the most pure and beautiful structure of its kind in America.

—Photo by Courtesy of Canadian National Railways

The Diverting Game of Lawn Bowling

By F. D. Reville

THE first authentic reference to bowling is when Balaam addressed himself to a jack.

It will be recalled that the jack refused to move, after several valiant efforts on the part of the prophet, and there are many running shot artists of the present day who are ready to affirm that the same breed of jack is still in existence.

Coming down to a later date we find that bowling is the oldest British pastime, next to archery.

The last named diversion is always associated with the feat of William Tell, who is supposed to have shot an apple off the head of his son, but it has always been our impression that swallowing his own Adam's apple was about as far as he got in the matter of the fruit portion of the alleged performance. In the early Victorian era, also, there were archery parties when those guests who failed to get behind some neighboring tree used to sorrowfully pick arrows out of their anatomy while the untouched target was taken away in perfectly sound condition for use on the next occasion. That was the last gasp of archery, albeit people still exist who are adepts at drawing the long bow, and the archery of a woman's glance is yet a potent factor the world around. Cupid also continues to use the bow and arrow, but what with radio and other countless modern conveniences his armory is now hopelessly outclassed.

A BRITISH writer of 1190 speaks of "Jactus Lapidum" as a popular sport. This undoubtedly referred to bowling with lapidum for round stones, and jactus as the Latin for jack. In a rare manuscript, also, of the thirteenth century, there is a picture of three men on a green, with a bowl at rest in front of a jack, and one of the players in an attitude of delivering a chaser. Such was the popularity of the game that it threatened the more serious business of archery, and Edward III and Richard II barred it as a pastime. They had probably had an eight end made on them the day before they signed the edicts. Charles I, on the other hand, was an enthusiastic bowler, and the signboard of a wayside inn, with a green alongside, situated near Goring Heath, Surrey, long bore a picture of that monarch with a complete underneath reciting that His Majesty "Drank from the bowl and bowled for what he drank."

There were no O. T. A. or kindred acts in those benighted days.

Biased people have always existed, but biased bowls did not appear until the sixteenth century, and one William Shakespeare who seemed to touch on everything, in Richard II, Act III, scene 4, causes the Queen to remonstrate with one of her ladies who had suggested a game of bowls to relieve her ennui.

"Twill make me feel the world is full of rubs and that my fortune runs against the bias."

This shows us that women played the game in those days, and even then had the habit of extracting comfort from drawing on the long green.

Everybody knows that Sir Frances Drake was playing a game of bowls on Plymouth Hoe when the Spanish Armada was sighted beating up the Channel and that he continued the game to the finish. The chances are that he was plastering some hated rival and that his third man was even then measuring for a seventh shot. However that may be, he afterwards made some running shots at the invaders which sunk their hopes, as well as their ships, with whatever kitties the latter had on board.

ONE beauty about the game is that the bowls are ever visible to the naked eye. When it comes to golf the ball is always hiding in some rut, or behind a tuft of grass, while the player and his unfortunate partner parade up and down like a couple of caged hyenas.

There is nothing like that about a lawn bowl.

It is within view all the time, omnipresent, rotund and tangible. Sometimes a bowl is said to be lost, but that is a mere figure of speech indicating that the player has run it into the next township, or else onto a rink three greens away.

Of course bowls cannot be slipped into pockets like golf balls, for the bulge, these days, would be apt to land many excellent citizens in gaol.

THE lead is the man who is supposed to put both bowls so close to the kitty that a whispering breeze would have a hard job to squeeze through. When he has done that—if he ever does do it—he falls back and watches the others maul his handiwork. If his deliverance ever comes short or is too long, he is greeted with a fusillade

of glances, from the skip down, which makes him realize that he is a man without friends, home or country.

The second player is very often there because somebody has to fill the job. He is not expected to do very well, and generally lives up to expectations; very frequently a bit beyond that. There is usually one of those impalpable sighs of relief when he finishes which tell of the feeling "Thank heaven, he's through." If he ever does make a good shot it is regarded as a fluke or provokes the comforting remark, "Why can't you play like that all the time." We are generally selected for second ourselves and know what it means.

The third player quite generally has a sneaking idea he can play a heap sight better than the skip. You can tell this by the attitude of almost any one of them when they finally take hold of the game. He has all kinds of opportunity to wick off other balls and then to boast afterwards of the mastery and calculating way in which he did the trick.

The skip is the Boss with a large sized "B." He frequently calls upon players to negotiate shots which he couldn't make himself, and often demands that they come up on the side which they know to be wrong. If the bowl of any other player holds the end it is because he saw that it was properly safeguarded, and if his own bowl takes out a life-saving sphere it is because a bunny in the ground deflected his perfectly laid deliverance. Should one of his side place a shot right on the jack, he puts a chalk mark on it with an air of proprietorship which plainly says "That's owing to me." Frequently a skip, when he walks down to deliver the last two bowls, remarks to the rival skip that he never saw such a mess as he has just left and they evidently expect him to play the whole game himself.

The green varies according to the results. If you win it is in perfect condition. If you lose, it is lumpy and on the slant.

TAKEN in the bulk the players have various attitudes.

There is the man, who, after he has delivered his bowl, leans on one side like the tower of Pisa. Speaking of that slanting piece of architecture reminds us of the fat old lady who when asked if she knew what made the tower LEAN said she didn't, or she would take some herself. There is the man who folds his arms with a magisterial air as much as to say, "That's my deliverance." There is the man who watches the propelled sphere with a look of pained anxiety. There is the man who delivers his bowl in an attitude of prayer and the man who pops down and pops up again like a jack in the box. There is the man who sinks both hands in his pockets, and the other man who puts them both behind him. There is the man who runs after his bowl the entire length of the green talking to it the whole of the way, and the man who when his bowl is destined to make some port, gets into the attitude of a corkscrew—a very tantalizing thing on a hot day.



DESIGNER OF THE PRINCE OF WALES' CHRISTMAS CARD. The well-known British painter, Bernard Cribble, in his studio at Hampstead, working on a picture which was exhibited at Wembley. The card he designed for the Prince of Wales was entitled "A Royal Midshipman."

WE WERE playing in a tournament once—the only time the experiment was ever allowed—and on the adjacent green there was a spick and span quartette, from Slickville, drawn against a homespun four, from Calves Corners. The spick and spannies each wore white canvas shoes, duck pants, fluffy lingerie, blue braces, whose buckles glinted in the sun; peacock ties and soft white hats. If concerted appearance could have done the trick they should have walked off with every prize on display in a store window up town.

The Calvesvillians came as an assorted lot. The lead was a tall old man of some seventy-five summers. He wore carpet slippers of the vintage of the late Queen Anne, a pair of unkneesy trousers kept in perilous place by a half section of brace, a flannel shirt, a hat so much felt that it had no shape at all, and a tie left at home; at any rate it wasn't on his person. The second man was attired in white wing habiliments, the blue anchors on his shirt scrapping with some red spots on a yellow tie. The third player was a cleric, garbed in the severe dress of his calling; when he took hold of the end and directed the game he kneeled among the bowls in an attitude of supplication. The skip had so much rotundity of person that it was a constant marvel as to how he ever got his arm round the circumference. He reminded us of the stout man who went into bat during a cricket match, on a village green. His advent obscured all the view of the wickets and when the bowler said to the Umpire, "Ow about this 'Orace?" "Well," replied 'Orace, "It'll be this here way. If yer 'its 'im in front it'll be leg before, and if yer 'its 'im behind it'll be a woider." Said skip wore trousers about but not quite the height of a modern flapper's skirt, with a red scarf to keep them in place, a boiled shirt, a mauve tie, and a fore and aft cap.

Many were the quiet gibes which passed between the Slickites such as "Look out for the burs"; "Where's the milking stool?"; "Just like getting a piece of deep apple pie with cream all over it," and so forth.

When the smoke had cleared away it was a piece of lemon pie that the Slick ones had been handed on a score platter of 28 to 3, and the cleric, who had taken a great fancy to us because of our pious appearance, remarked in soft accents, "I think, don't you know, that I will turn the score in as 10-18."

However, the Slickville brand is not often encountered among bowlers, who are just about one hundred per cent. all wool and a yard wide—sometimes more than that from the jack.

One other thing which is a great advantage about lawn bowling is the fact that it can be played at night. Like another game we've been told of, in which a kitty also figures,

"The Modern Baby"

By a Grandfather

BABY is crying both loudly and long.

But this, we are told, means nothing that's wrong. No one must run to see why he cries.

For in "regular regime" his one safety lies.

One hour's crying in hours twenty-four.

Is the dictum of Doctor well-versed in child-lore.

He must never be patted and rocked on one's arm.

For this is to work him incredible harm.

"Leave him to Nature," the modernists cry.

And never on soothing or petting rely.

Feed him and wash him, then let him alone.

And then he'll be perfect, when he's fully grown.

How different the days in the now long-ago.

When our babies were tiny and we watched them grow.

When she heard baby crying, how Mother then ran.

And Father was anxious although he was man.

The whole household listened as they heard Mother's song.

And her feet move in measure, now short and now long.

Hush! you'll wake up the baby, was the oft uttered word.

And all were subdued, nor was e'en a voice heard.

A night without slumber for both Mother and Dad.

Was often the rule when dear baby was bad.

But what did it matter? We loved him so well.

Even if we were tired more than mere words could tell.

To-day's rules are wiser we are told to believe.

But I wonder if Mothers sometimes do not grieve.

And deep in their hearts the departure regret.

Of those days when a baby was both Idol and Pet.

—George P. Woodcombe.



THE HOME OF
"SATURDAY NIGHT"
"The Paper Worth While"
 HECTOR CHARLESWORTH, EDITOR
 PRINTED AND PUBLISHED BY
CONSOLIDATED PRESS, LIMITED
 CORNER RICHMOND & SHEPPARD STREETS
TORONTO 2, CANADA
 MONTREAL - 171 St. James Street
 WINNIPEG - 304 Birk's Bldg., Portage Ave.
 NEW YORK - Room 306, 309 Fifth Avenue
 CHICAGO - Hartford Bldg., 8 South Dearborn
 LONDON - 10 Norfolk St., Strand, W.C.
 MILLER MCKNIGHT, BUSINESS MANAGER

Subscriptions to points in Canada, Newfoundland, and U.S.A., \$4.00. Single Copies 10 cts. All other countries \$10.00.
 Entered as second-class matter March 25, 1905, at the post office at Buffalo, N.Y., under the Act of Congress of March 3, 1879.

NOTICE TO ADVERTISERS
 Advertising contracts are solicited and accepted by the business office or its representative of "Saturday Night" subject to editorial approval as printed on our contract forms. The Editors reserve the right to reject any contract accepted by the business office, its branch offices, or its advertising staff, and cancel same at any time after acceptance—and to refuse publication of any advertisement, thereunder at any time such advertising is considered by them as unreliable or undesirable.
 No contributions will be returned unless accompanied by stamped and addressed envelope. "Saturday Night" does not hold itself responsible for the loss or non-return of unsolicited contributions.

PRICE 10c, A COPY \$4.00 A YEAR
 Volume 42, No. 6. Whole No. 1763

Is There a Santa Claus?

Originally Printed in the New York Sun on Sept. 21st, 1897, When It Was Edited by the Late
 Charles A. Dana

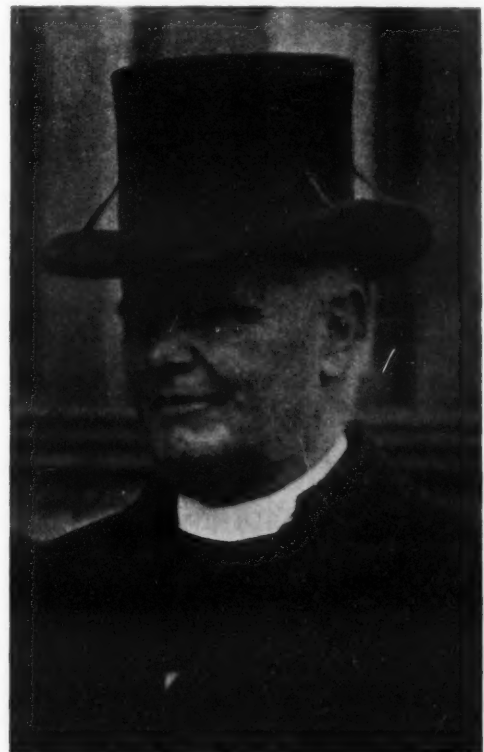
WE TAKE pleasure in answering at once and thus prominently the communication below, expressing at the same time our great gratification that its faithful author is numbered among the friends of "The Sun":
 "Dear Editor—I am eight years old.

"Some of my little friends say there is no SANTA CLAUS.
 "Papa says 'If you see it in THE SUN it's so.'
 "Please tell me the truth, is there a SANTA CLAUS?
 "VIRGINIA O'HANLAN,
 "115 West Ninety-fifth Street."

Virginia, your little friends are wrong. They have been affected by the skepticism of a skeptical age. They do not believe except they see. They think that nothing can be which is not comprehensible by their little minds. All minds, Virginia, whether they be men's or children's, are little. In this great universe of ours man is a mere insect, an ant, in his intellect, as compared with the boundless world about him, as measured by the intelligence capable of grasping the whole of truth and knowledge.

Yes, Virginia, there is a Santa Claus. He exists as certainly as love and generosity and devotion exist, and you know that they abound and give to your life its highest beauty and joy. Alas! how dreary would be the world if there were no SANTA CLAUS! It would be as dreary as if there were no Virginias. There would be no childlike faith then, no poetry, no romance to make tolerable this existence. We should have no enjoyment, except in sense and sight. The eternal light with which childhood fills the world would be extinguished.

Not believe in SANTA CLAUS! You might as well not believe in fairies! You might get your papa to hire men to watch in all the chimneys on Christmas eve to catch SANTA CLAUS, but even if they did not see SANTA CLAUS coming down, what would that prove? Nobody sees SANTA CLAUS, but that is no sign that there is no SANTA CLAUS.



FUTURE ARCHBISHOP OF CANTERBURY

An official announcement of the Archbishop of Canterbury's resignation is expected, at the latest, early in the New Year. The Archbishop is at present lying ill, and is himself understood to feel that his strength is not equal to continue much longer the arduous duties which the Primacy entails. At the present moment opinion strongly favors the chances of the Bishop of Durham, Dr. Hensley Henson, undoubtedly one of the greatest forces in the Church.



H.R.H. PRINCE GEORGE AT RIDEAU HALL, OTTAWA.
 Seated (left to right) His Excellency Lord Willington, H.R.H. Prince George, Lady Willington, and Hon. Henry Cockshutt, Lieutenant-Governor of Ontario. Standing, Viscount Harding, Mrs. Willis O'Connor, Mr. R. B. Osborne, Mrs. Humphrey Snow, Lieut. Halsey, Col. Humphrey Snow, Miss Isabel Cockshutt, Capt. Price-Davis, Miss Margaret Cockshutt, Capt. Jervis, Mrs. R. B. Osborne and Major Willis O'Connor.
 —Photo by John Davis, Ottawa.

The most real things in the world are those that neither children nor men can see. Did you ever see fairies dancing on the lawn? Of course not, but that's no proof that they are not there. Nobody can conceive or imagine all the wonders there are unseen and unseeable in the world.

You tear apart the baby's rattle and see what makes the noise inside, but there is a veil covering the unseen world which not the strongest man, nor even the united strength of all the strongest men that ever lived, could tear apart. Only faith, fancy, poetry, love, romance, can push aside that curtain and view and picture the supernal beauty and glory beyond. Is it all real? Ah, Virginia, in all this world there is nothing else real and abiding.

No SANTA CLAUS! Thank God! he lives, and he lives forever. A thousand years from now, Virginia, nay, ten times ten thousand years from now, he will continue to make glad the heart of childhood.

The Passing Show

TRIOLET

I'm glad I forgot
 That I shouldn't have kissed her!
 I'm glad I forgot—
 For, lucky my lot,
 She also forgot
 I was wed to her sister—
 I'm glad I forgot
 That I shouldn't have kissed her!

They say, too, that gentlemen prefer blinds.

The customer had been sawing away at the steel,
 but without avail.

"Waiter?"
 "Yes, sir."
 "I ordered club steak."
 "Why, yes, sir?"
 "You heard me say 'club steak'?"
 "Of course, sir."
 "Oh, I was afraid you had heard only the first word."

The gratifying result of the Imperial Conference, according to Punch, is that Great Britain remains within the Empire.

A New York millionaire has endowed a college to educate for marriage. Surely it doesn't take that long to learn how to operate a can-opener.

OUR BED-TIME STORY.

Her husband had given her a car for Christmas and it was the pride of her life. A handsome little run-about, spick-and-span and its polish gleaming with a high-finish. She vowed she would always keep it so and every time a spot of dust got on it, she nearly threw a fit. Out would come a rag and the offending spot would soon shine even brighter than it had originally.

When she left the car parked outside the department store she gave a look back at it that was filled with pride and delight. It looked as perfect as it had when it had first come from the dealer's, not a mark, not a scratch nor a spot of dust to mar its beauty.

Half an hour later when she came out of the store and was about to get into the car, she stopped suddenly and uttered a cry of great anger. She looked about with determination for a policeman and observed one near by.

"Officer," she exclaimed indignantly, on going up to him. "I wish to register a complaint. Some vandal has been marking up my car!"

"I don't see anything," said the policeman.
 "You don't?" cried the fair one. "Look at that chalk mark on the wheel!"

The time is rapidly approaching when everyone will take his liquor straight from the government stores.

New York, it is said, will be dryer this New Year's than last. The word "dry", of course, being used in the same relative sense one would use it in saying that one ocean is dryer than another.

The reason a lot of these modern chaps get away with the pictures they paint is that they are artists at that sort of thing.

All the members of the department of political economy of the University of Columbia have united in a statement that it would be sound economic and international policy for the United States to reduce, if not cancel the war-debts.

Nevertheless, it is a good idea.

Some men are musicians and others play the xylophone.

Those who were hoping that the pun was on the wave were brought sharply up the other day when the London

Morning Post, in speaking of the relations of Sir Alfred Mond and the Conservative Party, expressed the fear that the Party "might gain the whole Mond and lose its own soul."

When they say that someone died a natural death in Chicago, it is really very indefinite. There is nothing to indicate whether motor, bomb, or machine-gun was responsible.

If the editors are sincere in their desire for original stories why don't they try one without any sex in it?

"Mary's spent a fortune on her face."

"Yes, she hopes to get a big return on the investment."

Hal Frank

The Gift Supreme

By Lucius

("Mr. King returns from London with a new Magna Carta for Canada"—Daily Paper.)

RING Out, Ring Out, ye merry bells,
 O'er town and hamlet, mountain, plain,
 A story sweet your clangor tells,
 And Canada's herself again.
 For o'er the leagues of tossing foam,
 Willie comes home.

He comes, our own Sir Galahad
 Back to his own and native land,
 And such a wondrous time he had
 The King e'en shook him by the hand;
 While curious England viewed him o'er
 With reverent awe.

Of one thing there can be no doubt,
 It's noticed by the naked eye,
 Our Willie is a trifle stout,
 Much more so than in days gone by;
 Those pigeon pies and English sole
 Have taken their toll.

And what is the most welcome gift
 He brings? (ah! just a moment pause)
 Something our load of care to lift,
 And strengthen faith in Santa Claus,
 A constitution, broad and great,
 Right up to date.

A lovely Magna Carta new
 (The old one was so out of joint)
 Has been secured for me and you,
 By Willie and Monsieur Lapointe,
 That's why the bells peal far and wide
 This Christmastide.

For ancient wiles they did not fall,
 The lion roared but all in vain,
 They did not yield, aye not at all
 To Baldwin, Balfour, Chamberlain,
 But wrestled, after bitter fights,
 Our Bill of Rights.

So on our Christmas tree to-day
 The bright new Magna Carta gleams
 With love from "W. L. M. K."
 The consummation of our dreams,
 Though really what it's all about
 We are in doubt.

The Nature of Lightning

MAN'S nearest approach to the electric pressure of lightning has been attained at California in the new Leland Stanford University laboratory, with the successful testing of six huge transformers generating more than 2,000,000 volts. In the tests, supervised by Professor Harris J. Ryan, marking the opening of the laboratory, a group of scientists from all sections of the country witnessed the weird electrical display in which an arc of vari-colored flame shot across a 20 foot gap between two electrode plates. The tests began with the laboratory in utter darkness. As hidden generators began their whining roar, faint flickers of light issued from the electrode plates. These lights and sparks, alternately increased, lancing the darkness with thousands of spitting, darting flames which created a halo of glowing purple, known to science as the "corona" which indicates wasting power. Suddenly, as the tremendous current of 2,000,000 volts was reached, a ribbon of jagged flame shot between the electrodes. After making three tests, the plates were replaced with electrode points and an even more spectacular demonstration resulted. The "corona" was more pronounced and when the arc was created a loud explosion followed. Scientists emphasized that the tests will be to discover methods of transmitting exceptionally high voltage and to lessen if not entirely eliminate existing losses in power transmission. A large tract, which is part of the laboratory property, will be used in the experiments including the study of the nature of lightning, and other problems known as "electrical phenomena."



Jazz Bloomers

To slip on over your silk bloomers. The new, stylish outer-underwear for winter comfort. You can knit them yourself. Use MONARCH "FLOSS" YARN.

They are snug fitting, stylish, providing warmth without weight. Inquire at your local dealer's for printed knitting instructions issued by the makers of

MONARCH KNITTING YARNS

also Hosiery, Knitted Outerwear and Radiant Lingerie

Co-operation with Executors

When called upon to act as executor of an estate you will find it to your advantage to secure the co-operation of the trust service of a modern Trust Company.

Such co-operation supplements the work of the executor but does not supplant it. Executors who are utilized because of absence, illness or other reasons, to devote the necessary time from their business, are cordially invited to consult with the officers of this Company as to the various ways in which a Trust Company may supplement their work, relieving them of burdensome duty and protecting the interests of the estate.

THE TRUSTS and GUARANTEE COMPANY LIMITED

BRANTFORD TORONTO CALGARY
 JAMES J. WARREN E. B. STOCKDALE
 President General Manager

For Head Inn

(Formerly The Clifton Inn)
NIAGARA FALLS, CANADA
 Built on plan of old English inn. Beautiful sunlit rooms, spacious lounge rooms, open terraces, all with view of Falls. Fifty rooms, mostly with tiled baths; all with running water. Meals table d'hôte or à la carte, European plan.
 Folders mailed upon request.
 HOWARD A. FOX, Proprietor.

BERMUDA

Tired of Northern Winters? Then visit Bermuda—ideal for a winter vacation—only 48 hours from New York. Average temperature 60° to 70°.
 Two sailings weekly on the fine transatlantic liners—
S.S. Fort Victoria
 S.S. Fort St. George
 under contract with the Bermuda Government.
FURNESS
 BERMUDA LINE
 34 Whitehall St., New York City or any local tourist agent



THE pre-Christmas session of Parliament was wound up with a most unseemly haste, the government giving the House of Commons no opportunity to recant of its good humor and putting through adjournment on the afternoon of the fourth day. A number of hearts would have been gladdened for the yuletide season had the Prime Minister been content to stay in the House another hour, for then some thirty-three divorce bills could have been passed and submitted to the deputy Governor-General for the royal assent. These bills have gone through the Senate and required only the formality of being read in the Commons, but the government was not disposed to trifle with its good fortune in getting through the address of acceptance of the speech from the throne and the supply bill, and early in the afternoon of Wednesday Mr. King moved the adjournment till February 8. However, although there may be private disappointment over the precipitance of the adjournment, there is reason for public rejoicing. The debate on the address lasted only two days, whereas for several previous sessions it was prolonged for weeks. This brevity is taken as an indication of a disposition to time-saving in the entire work of the session, and it is now suggested that prorogation may come in April. The Prime Minister promised the Commons at adjournment that the government would have its legislation ready for submission at the re-assembling of parliament in February, and except for the matter of maritime relief there is little of a contentious nature in prospect. Little inclination to quarrel with the ministry was displayed in the two days of debate last week. Mr. Guthrie, Opposition House leader and chief critic of the ministry, was anxious only in respect of the decisions of the Imperial Conference. He saw in them the abrogation of the B. N. A. Act, especially in the matter of the guarantees of the rights of minorities under the agreement of Confederation, and he held before the French representatives of Quebec the possibility of some government of the future abolishing their language and their schools, and offered the prediction that the leader of the French province, Mr. Lapointe, would not allow the declarations of the conference to pass the House in their present form. It was regarded as significant that the Prime Minister refrained from any reply to Mr. Guthrie's observations on this score, and notwithstanding Mr. Lapointe's assurance that there was no occasion to worry about the sentiments of his province it was rumored about the corridors that the French members are by no means of an easy mind as to the meaning of the new charter of liberty for the Dominions. Opportunity for a full dress debate on the report of the conference is to be provided by the government later in the session.

MR. GUTHRIE favorably impressed the House and particularly his followers, with his first performance as Opposition leader. He did not go out of his way to find cause for complaint against the government, and apart from viewing with some alarm the declaration of the Imperial Conference and deploring the trade results to Canada from the commercial agreements executed by the ministry, he had little criticism to offer. His speech was acclaimed for its dignity and good humor and was in marked contrast to the severe strictness with which his predecessor was wont to assail the Premier and his cabinet. It seemed unfortunate, in the circumstances, that there should have been something in the nature of disloyalty in the Conservative ranks. This was shown by two of the English members from Montreal, who disagreed with their leader's views. After Mr. Guthrie had registered a protest against the establishment of the practice of making the speaker's ship a permanent appointment R. S. White, of Mount Royal, got up and endorsed the nomination of Mr. Lemieux for re-election, and when the Opposition leader had voiced his apprehension regarding the safety of the rights of minorities under the Imperial Conference declaration, C. H. Cahan, of St. Lawrence-St. George arose and pronounced the declaration to be meaningless. The Liberals and radicals heard not a little caustic comment on this defection at the outset of the session.

THE sixty-four million dollar supply bill went through as if it had been a vote of so many cents, the only objection being the annual protest of Woodsworth of Winnipeg against appropriation for outfit training. The bill covered all unauthorized main estimates for the balance of the financial year, the remainder having been sanctioned by interim supply bills last session, and by Governor-General's warrants. Despite the criticisms of expenditures on warrants during the life of the Meighen ministry last summer voiced during the election campaign by Mr. King, these outlays were not questioned when the supply bill was under consideration. The Prime Minister told the House that unless it chose to regularize them, none of the acts of the Conservative government could be regarded as legal, but when Mr. Cahan challenged him to ask for a ruling from the Supreme Court in the matter he took no notice. Supplementary estimates for the current year amounting to some seven million dollars will be presented after parliament re-assembles.

FREE from Parliament, the cabinet at the week end took up the task of distributing Christmas presents to its friends, and although these are not to be opened until shortly before Christmas eve, it is understood that a new lieutenant-governor has been appointed for Ontario and two or three Senate vacancies filled. The lieutenant-governorship, it seems, is going to W. D. Ross of Toronto, a wealthy friend of the Prime Minister and a well-known business man. He is a director of the Bank of Nova Scotia and of the British Empire Steel Corporation, and was at one time general manager of the Metropolitan Bank. Rt. Hon. George P. Graham goes from the chairmanship of the Tariff Advisory Board to the comfort and sanctuary of the Senate, although the government has not yet decided on his successor on the tariff body. W. H. McGuire, of Toronto, president of the Ontario Club, gets the other Ontario vacancy in the Red Chamber, while Donat Raymond, president of the Windsor Hotel Company, Montreal, is accorded one of the Quebec seats. The chairmanship of the Canadian section of the International Joint Commission has yet to be filled and may go to E. M.

Macdonald, former Minister of National Defence. Mr. King has been good-humoredly twitted about the absence of any suggestion this session for the reform of the Senate, but apparently is content to ignore the jibes. At the prevailing rate of mortality among the elder statesmen it will not be long before the Upper House is reformed by natural processes in a manner best suited to his needs, and nothing more is likely to be heard from the Prime Minister about amendments to the B. N. A. Act to curtail its authority. The passing of a very few more Tory Senators will give the government control of the chamber.

TWO important applications affecting the interests of Canadian producers and consumers were before government commissions within the week. The first was a request from the provinces of Ontario and Alberta to the Railway Commission for an early hearing of the case of freight rates on Alberta coal coming to Central Canada. The commission has denied the application, declining to interrupt the general rates inquiry now proceeding. Perhaps it would be going too far to suggest that it took a cue from the Government for this decision, but the attitude of the ministry seemed to be indicated by Hon. Charles Dunning, Minister of Railways, in the House of Commons, when he advised a western member that he could see no justification for any interference by the cabinet in the work of the commission. The Minister evidently forgot that a precedent for such interference was established in September, 1925, when the commission was desired by the government to remove from the general inquiry the application for Crow's Nest rates on westbound traffic and when this desire was met by an order granting the application. The coal rates case is not to be dealt with outside the general investigation, apparently, unless a fuel shortage occurs, although Premier Ferguson has intimated that he is not disposed to let the matter drop, but will renew the application for an early hearing. The other application was that of fruit and vegetable growers to the Tariff Board for increased tariff protection against competition from the United States. There was considerable variation in the views of various spokesmen for the producers as to the measures of protection the several branches of the industry required, but their demand may be roughly summarized as one for a more effective anti-dumping law applicable not only during the producing season in Canada but in advance of it in the case of certain fruits and vegetables. After it came into office in 1917 the Meighen administration restored the anti-dumping regulations against foreign fruits and vegetables by order-in-council, but the producers are not satisfied with the extent of the protection thus afforded. They are not so much concerned with the regular tariff duties as with the enactment of legislation under which the government can place arbitrary valuations as a basis of duty on imported produce during the seasons that such imports are calculated to compete with home production in the domestic market. Some of the producers would have the restrictions apply for several weeks prior to the entry of Canadian produce on the market, arguing that the imported goods satiate the consumer's appetite early in the season. The Tariff Board will make a report to the government on the application, and the result will be known when next year's budget is presented. It is suggested in advance, however, that the government's repeated professions of concern for the interests of the consumer prejudice the possibility of early legislation favoring the producer.

THE provisional committee of Conservative Senators and members of the Commons charged with preliminary arrangements for the forthcoming national convention has decided on the formation of a permanent committee to complete the work. This committee is to consist of twenty-seven men and eleven women, being seven men and two women from both Ontario and Quebec, one man and one woman from Prince Edward Island, and two men and one woman from each of the other provinces. The entire responsibility for organizing the convention is to rest with the committee, the personnel of which is not yet completed. Out of courtesy to their temporary leader, Conservative members of Parliament have refrained from any very general discussion as to prospective leaders, but confidential conversations on the subject have taken place in which three names predominated, those of R. B. Bennett, Howard Ferguson and Sir Henry Drayton. Ottawa seems now to be favored over Winnipeg as the meeting place for the convention.

IT BECOMES increasingly evident that the report of the Duncan commission on maritime claims is to be a source of trouble for the government. The commission placed the stamp of its approval on practically every demand of the eastern provinces. One gathers from the language of the report that the maritimers had only to go before the commission and state an alleged grievance and indicate the nature of the relief desired in order to have a recommendation written in their own terms. If the commission kept in mind the matter of the cost to the rest of the country of satisfying the demands of the seaboard provinces it did not find it necessary to dwell upon it in the document it placed in the hands of the government. The often the maritime members of the Commons read the report the better pleased they are. Before legislation to implement the recommendations of the commission is introduced, however, there will be opportunity for a calculation of the cost, which calculation may persuade the government that the Duncan commission did not go as thoroughly into the subject of its investigation as it might profitably have gone. Nevertheless, the report already has had one agreeable result in introducing to parliament a young member from the Maritimes who has potentialities for progress and usefulness in public life. He is William Gordon Ernst, a youthful lawyer of Bridgewater, Nova Scotia, who defeated William Duff in Lunenburg in the recent elections. No new member in years has made a more favorable impression on the House of Commons in a maiden speech. When he heard him on the hustings last summer Mr. Meighen predicted a bright career for Mr. Ernst, and the prediction would seem to have been well founded. He is a Rhodes scholar.

THE JENKINS' ART GALLERIES

PAINTINGS
WATER COLOUR DRAWINGS
ART OBJECTS

28 College Street
Toronto

B. M. & T. JENKINS LIMITED

Phillip's Square
Montreal

It cleans your false teeth while you dress

No need to waste an instant with tooth brush or dentifrice.



Cleans False Teeth without Brushing

Two Sizes:
6 oz. 35c. - 16 oz. 60c.
On Sale at all Drug Stores

WAMPOLE'S
HYGEOL
The Twenty Minute Miracle
MADE IN CANADA BY
HENRY K. WAMPOLE & CO., LIMITED
PERTH, ONTARIO

A few minutes' immersion in a solution of HYGEOL and water will clean them far more thoroughly and healthily than a tooth brush ever could.

Not a bit of bother to the Hygeol cleansing method. As soon as you rise, slip the artificial teeth into a tumbler containing a solution of one part Hygeol to three parts of water. Just leave them in it while you dress. Then remove, rinse and wipe them. And there you are! Spotless, gleaming, germ-free teeth. Food particles and grease film gone. And the gold parts as brightly polished as the day they left the dentist's hands.

Men and women who are able to sleep without their teeth may cleanse them overnight with a much milder solution—half a teaspoonful to a glass of water being sufficient. The same HYGEOL and water solution may be used for several days, if kept away from the light.

Many people wish to immerse the teeth in a Hygeol solution, while undressing, to ensure an antiseptically clean mouth for the night. For men who smoke a lot, this is especially advisable. Rinse and re-insert the plates when ready to retire.

There is no safer home antiseptic than Wampole's HYGEOL. There is no better medium for treating cuts, wounds and abrasions. Medical authorities recommend it as a most effective mouth wash. It has a markedly curative effect on boils, pimples and all manner of skin eruptions.

Free Sample Bottle on Request

Once you thoroughly know Wampole's Hygeol, you will not want to be without it. That is why we are prepared to send you a generous sample of this marvelous hygienic product. Just fill in your name and address on the attached coupon and mail it. We will send you the sample bottle of HYGEOL, by return mail and with it, a little booklet explaining in detail the many matters of personal hygiene which Hygeol accomplishes as thoroughly as it cleans artificial teeth.

H-2

COUPON
HENRY K. WAMPOLE & Co., Limited
PERTH, ONTARIO

Gentlemen: Send me without obligation, free sample bottle of Hygeol.

NAME.....
ADDRESS.....

NO WINTER IN FLORIDA

For those who wish to escape the rigors of Canadian winter there is no district more attractive than Florida, famous for its many beautiful tourist resorts. There, every summer sport may be enjoyed, including golfing, yachting, swimming, finest deep sea fishing and other outdoor pastimes. Its noted climate and wonderful sunshine is especially beneficial to those not enjoying robust health.

Winter tourist fares are now in effect to Florida and Gulf destinations good for stopover at all important points, with final return limit May 31 or June 15, 1927, depending on the destination. There is also the privilege of optional route via Detroit or Buffalo, and through sleeping car service is available from both these points to Jacksonville, West Palm Beach, Miami, St. Petersburg and Tampa. Connection with this service is conveniently made via Canadian Pacific.

Canadian Pacific Agents will gladly furnish all information and arrange your itinerary upon request.

PACK YOUR BAG FOR FLORIDA

Wouldn't you like a gallop along palm-shaded bridge paths by the ocean? Wouldn't you like to spend your winter where it is glorious summer all the time? Then pack your bags for Florida. A short train journey and you're in a land where summertime sports and pleasures are at their best all winter long—where hospitality is the keynote.

Or perhaps you prefer the Gulf Coast. From Pensacola to the Mexican border hundreds of comfortable and picturesque resorts will help to make your winter holiday in the South a pleasant one. No matter where you stay everything possible will be done to make your visit one to be remembered. Winter tourist fares with long limit and stop over privileges are now effective. You have choice of gateways and variable routes when you travel "National."

Any Canadian National Railways Agent will gladly supply you with full information, resort rates, fares and literature.



The Martyrdom of Wearing Full Dress

Why is it so many men refuse point blank to get into evening dress. Nine times out of ten it's because their dress shirts are uncomfortable — due to improper laundering.

Phone us and do away with laundry troubles. We have special equipment for handling dress shirts perfectly.

Main 7486

NEW METHOD LAUNDRY LIMITED

"We Know How"

Science proves the danger of bleeding gums



COAST defense protects the life of a nation, gum defends the life of a tooth. On the gum line danger lies. If it shrinks through Pyorrhea decay strikes into the heart of the tooth.

Beware of gum tenderness that warns of Pyorrhea. *Take out of the people over forty have Pyorrhea*—many under forty also. Loosening teeth indicate Pyorrhea. Bleeding gums, too. Remember—these inflamed, bleeding gums act as so many doorways for disease germs to enter the system—into the joints or tonsils—or causing other ailments.

Forhan's positively prevents Pyorrhea, if used in time and used consistently. As it hardens the gums the teeth become firmer.

Brush your teeth with Forhan's. It cleans the teeth, scientifically keeps them white and clean.

If gum shrinkage has already set in, start using Forhan's and consult a dentist immediately for special treatment.

35c and 60c tubes—All Druggists.

Formula of R. J. Forhan, D.D.S.
Forhan's Limited
Montreal



JOHN SLOAN GORDON, A.R.C.A.
From a picture taken in his studio while at work on a portrait of the late General Sir Edward Morrison, an old friend of his.

John Sloan Gordon, A.R.C.A.
Principal of Hamilton Art School and Teacher of Many Artistic Celebrities

FEW personalities in the field of Canadian Art so interesting, genial and human as John Sloan Gordon, O. S. A. (1899), A. R. C. A. (1924), Director of the Art Department of the Technical and Art School, Hamilton, Ont. A big, robust, witty Scottish Canadian, he is much beloved by his fellow townsmen, and by his abilities as an instructor he has spread the fame of Canada far afield. A goodly number of the most famous illustrators in the New York publishing field were originally started in the path of art by him. To know him is to catch the infection for art, and the charm and gusto of his conversation has been depicted by his friend, William Mulliss, Managing Editor of the Hamilton "Spectator" in the following couplets entitled "Protean John":

My friend of many changing mood,
You find in one the breed of brood—
And then again with glee you see,
The wit, the laugh, the comedy;
And yet once more resentment keen
At fancied wrong or action mean.
The fires blaze hot, then cold as stone,
Now laugh, now threat, now sigh, now groan.
And all within the briefest span
Ere I can sense or even scan.
But, after all, when mood is past,
You are the friend—true, real and fast.

Below are given some autobiographical notes, highly characteristic of Gordon, but it should be added that since his return from Paris in 1896 Gordon has been the leading representative in this country of the original Impressionist school of painting. He brought with him from abroad certain scintillating canvases which represented what was then a new outlook for painters in this country. He was the first Canadian artist to apply color to canvas in points instead of sweeping brush strokes,—to use the class of technique, termed "Pointillism" in Europe. The aim of this process was primarily to express light with all its sparkle and vibration, after the manner of Claude Mon., Pissarro, Le Sidaner, Sisley and others. "Old Mill, Brantford", purchased for the Canadian National Gallery at Ottawa in 1909 is a typical example of his work. His preference is for evening subjects and his pictures, "Dundurn Castle, Hamilton" and "Nocturne Verte" are marked by subtle gradations of twilight tones that fuse together poetically. Mr. Gordon has also worked frequently in water color, and his work is direct and spontaneous in style. One reason why he is beloved is that he has aided many promising students not merely by precept but financially at some sacrifice to himself.

It was chiefly because of his international fame as an instructor that he was asked to provide some biographical details for publication in SATURDAY NIGHT and the request evoked the following characteristic reply:

"Dear J.—To write about oneself and do it with anything like modesty is a rather severe task, but as I have no modesty and as some people say no morals either, here goes.

"I was born on the 8th of July, 1868, in the City of Brantford, Ont., and there was nothing particularly outstanding in this except that the local band was playing in the park at the time. I do not remember hearing it and I have doubts as to anyone else in a radius of two or three blocks hearing it if those friends and relatives in attendance on that occasion could be believed. At the age of nine months, being of a roving disposition, I persuaded my parents to migrate to Hamilton and after seeing my extensive wardrobe carefully packed in a shoe box placed on the hay rack with the few household trifles he longing to my father and mother, departed on April the 5th, 1869 and after an uneventful journey of 25 miles, arrived safely at our destination.

"My early years in Hamilton were passed in much the same manner as that of other great artistic geniuses (copy early life of Michael Angelo-Rembrandt-Leonardi de Vinci for local color). After having my temperamental impulses somewhat dry cleaned particularly on a certain part of my trousers which in sedentary occupations wears the quickest, I burst into the realm of Art through a Railway office where the amount of leisure at my disposal gave me some opportunity to exercise my latent talents for drawing although it did not lead very rapidly to my advancement towards the Presidency of the Company.

After three years in the Railway office I became convinced that the business of Transportation did not provide the opportunities I was looking for and I may say that my employer, the Secretary of the Company, must have had some inkling of the fact too, for a request for an increase in salary was met with the suggestion that perhaps my peculiar energies could be utilized to better advantage elsewhere. I therefore tendered my resignation which was accepted with the most cordial expressions on the part of that official.

"An opening occurring in the Artist Room of the Howell Litho Co. of this City provided the first step towards the accomplishment of what has since been my life work. Artists in lithographic houses in those days were not the pampered creatures known to the present generation. Considerable of our time was spent mixing ink for the master Lithographers, running the varnishing machine and just sufficient floor-sweeping and general cleaning-up to break the monotony.

"After four years of this life which, viewed from the fifty-eighth mile post, was fairly profitable as experience, and with youth not altogether cheerless, I decided to try my luck as a free lance and after a year or so of drawing advertisements and illustrations for the Press I gathered sufficient money to enable me with the assistance of some generous relations in Scotland to put in about two years in Paris.

"Arriving in the spring of 1895 I immediately enrolled in the Julian Academy under the guidance of Benjamin Constant and Jean Paul Laurens and became associated with a group of students, many of whom have since become famous, such as Barlow, Keifer and H. O. Tanner. These old friends I spent last summer with at Etaples, Pas de Calais, and found them just as they were in our student days.

"During the year of 1896, Trist, Wood and myself, launched a little magazine called the 'Quarter Latin' which ran about two years and a half and is now quite frequently sought in lists of book rarities. Barlow, Luis Mora, Blumstein, Tanner, Lester Ralph, Chas. Pears, and Wm. Shadlen produced drawings, while names now well known in the realm of literature contributed fiction, essays and verse. At this time I was also contributing drawings to the 'Gentleman' of London and the Boston 'Herald' and New York 'Tribune' doing the Czar's visit to Paris in 1896 on the occasion of the opening of the Port Alexandre III for the 'Herald'.

"In the winter of 1896 I returned to Canada where I received my first commission for work from the SATURDAY NIGHT, illustrating a story for the Christmas number of that paper for 1897 and continued to work for their Christmas issues until they were discontinued; also worked for the Christmas 'Globe', 'Canadian Magazine', and did illustrations of a decorative character for Chas. Scribner's & Sons of New York.

"About 1898 feeling that the Art instruction given at the Hamilton Art School was somewhat inadequate to meet the demands of an ambitious circle with the assistance of a couple of gentlemen helped to establish the Hamilton Art League where those anxious to improve themselves in drawing and painting worked along the lines followed by the French scholars. Eventually, Mr. Newland, who had been appointed to manage the Hamilton Art School suggested a joining of forces and I was asked to take over the Classes in Advanced Drawing and on the retirement of Mr. Newland in 1900 and the taking over of the School by the local Board of Education, was given charge of the School and have devoted the greater part of my time to this work ever since. Before and during the time I have been connected with the Art School it has been my good fortune to have had many brilliant pupils most of whom have found their life work in the United States or Britain. Amongst them are Arthur Crisp, painter and designer, Arthur William Brown, well known illustrator; B. Cory Kilvert, humorous artist for many years associated with 'Life', all of New York; Albert H. Robinson, R. C. A., one of the outstanding Canadian artists now of Montreal; Grace Patterson, now Mrs. White of Gaston, Scotland a scholarship winner for two years at the Pennsylvania Academy, Philadelphia and a constant exhibitor at the Royal Scots Academy, Edinburgh; and Paul Demville, Architect and Mural Painter of Philadelphia. There are many others, but these will suffice. I take no credit for their success other than as one of them has said, they 'got a good foundation and nothing that they learned with me were they ever required to unlearn.' On the other hand I had excellent material to work with.

"If I had only been able to judge the ability of a horse to go the distance as well as I have been, the abilities of my students I could have been a millionaire."



For Everything that touches Baby's Skin—use LUX

NEXT time you open a package of Lux, let a handful run through your fingers. *Feel it.*

Note the delicate silk-like softness of this wonderful soap.

Think of baby's tender skin and ask yourself whether these silken Lux flakes are not the only cleansing agent that should be used to wash baby's garments—garments that touch and rub the delicate tender skin.

Silk, woollens, laces, cottons—anything that pure water itself will not harm—may be cleansed thoroughly, quickly and above all safely with Lux.

Lever Brothers Limited
Toronto



Mail Orders
on
Cigars, Cigarettes, Tobacco
Given Prompt and Careful Attention
Complete Line of Smokers' Sundries
Get Your Christmas Smokes Now
Write for Prices
Try Bollard's Favorite Mixture—\$2.00 per lb.
Alive Bollard, Tobacconist
10-12 Yonge St. Arcade, Toronto

West Indies



Leave Winter Behind for a Tropical Springtime!
2 Cruises

on the luxurious Canadian Pacific liner, Montreal, 23,500 tons displacement, the Empress of the West Indies—
from New York
Jan. 26 and Feb. 28, 1927
One management—ship and shore.

A winter vacation in lands of summer sunshine! Only a month away from home. Yet you will see people and customs as strange as any in remote corners of the Old World. You will visit 14 ports flying 8 different flags. See Bermuda, Cuba, Porto Rico, Venezuela, Panama, Canadian Pacific Express Travellers' Cheques good the world over.

Further information from local steamship agents or
J. E. PARKER
General Agent, Ocean Traffic,
C.P.R. Bldg., Toronto.

Canadian Pacific
WORLD'S GREATEST TRAVEL SYSTEM



Look for this Mark every 84 on reverse side of cloth or on label in clothes

FOX
WOOLLEN FABRICS



From New York, Feb. 12

Next winter go and meet spring on Mediterranean shores. Romantic Cadiz and Seville; polyglot Gibraltar; shop in Algiers, and Constantinople; rest in the Holy Land and gondolas about lovely Venice. 15 countries; 17 ports with included excursions. From New York Feb. 12; S.S. Empress of France, 18,350 gross tons. One management on ship and shore.

Literature from J. E. Parker, General Agent, Ocean Traffic, C.P.R. Bldg., Toronto. Personal service if desired.

"See this world before the next!"
Canadian Pacific Express 22 Trunks
Cheques good the world over



Athletic Girls Prefer Cuticura For Daily Use

After exercising thoroughly cleanse the pores of the skin by washing with Cuticura Soap and hot water. Assist by Cuticura Ointment, if needed, to prevent pimples and keep the skin clear and healthy.

Sample Each Free by Mail. Address: Canadian Depot, "Shenstone, Ltd., Montreal." Price, Soap 10c, Ointment 25c and 50c. Telegram: Cuticura Shaving Stick 25c.

DA COSTA
Studios of
DANCING
COLUMBUS HALL RAN. 6650
Specialists in Ballroom and Spanish Dancing.
Private or Class Instruction with
MR. DA COSTA or MISS CHALMERS
By Appointment
Special Juvenile Class Friday 4.30.
"Da Costa Simplified System"

MISS STERNBERG
DANCING
Classical—National—Interpretative—
Modern
"Academy Studio", 12 Spadina Road.
Trinity 4920.
Ballroom Dancing, Monday, 8.30.
Classes re-open January 3rd.

Edwina Palmer, L.R.A.M.
VIOLINIST
Academy Studios, Conservatory of
Music, Spadina Road. RAN. 9550W.

NINA GALE
SOPRANO
Studio for Lessons
Toronto Conservatory of Music.

MAESTRO CARBONI
Master School of Singing
STUDIO: 2 GROSVENOR STREET
PHONE KINGSDALE 4416.

BROADUS FARMER
VIOLIN
NEW STUDIO—55 COLLEGE ST.
ADEL. 5754 TORONTO

PETER C. KENNEDY
PIANO
Toronto Conservatory of Music.

Frank S. Welsman
PIANIST and CONDUCTOR
Toronto Conservatory of
Music

HART HOUSE THEATRE
FAMOUS ENGLISH PANTO
Rose and the Ring
BALLET—CHORUS
Musical Direction: Reginald Stewart.
Week of Dec. 27, 8.30 p.m.
Matinee, Jan. 1, 2.30 p.m.
Admission \$1. Children 50c.
Box Office, Trinity 2723.

ROYAL ALEXANDRA
WEEK COM. MON. DEC. 27
THE DUMB BELLS
Present
CAPT. PLUNKETT'S
EIGHTH ANNUAL REVUE
ALL NEW
JOY BOYS
AL PLUNKETT
ROSS HAMILTON
RED NEWMAN
PAT RAFFERTY
STAN BENNETT
SCOTT LANE
MURLEY PLUNKETT
JOHN DENON
Capt. Plunkett's
ORCHESTRA
Evenings, 50c. to \$2.00
Wed. Mat. 50c. to \$1.00
Sat. Mat. 50c. to \$1.50
Seats Now

PRINCESS
COMMENCING
NEXT MONDAY EVE
WITH
FAVERSHAM
An English Company
In Edwin Milton Royle's Drama,
THE SQUAW MAN
Each play will have
a special produc-
tion and be pre-
sented in a manner
equal to the origi-
nals.
NIGHTS
EVGS., Orch. \$1.50, \$1.
Bal. \$1.00, 75c, 50c.
MATS., Wed., 75c, 50c,
25c.
Sat., \$1.00, 75c, 50c.
50c ORCH
SEATS \$1

MUSIC and DRAMA



WILLIAM FAVERSHAM
Who will be seen at the Princess
Theatre next week in "The Squaw
Man", inaugurating the theatre's new
policy of presenting Dramatic Stars at
popular prices.

Percy Haswell
Returns in
"Young Miss"

Last week the
Vaughan Glaser
Players presented
Miss Percy Haswell
as their guest star.
Miss Haswell needs no introduction to
Toronto audiences who remember her
from the days when her stock company
was a fixture here. The play which
marked her brief return to Toronto
was "Young Miss," the interesting fact
about which is that it was written by
Miss Georgia Haswell Fawcett, who is
the daughter of Miss Haswell and
George Fawcett, the well-known stage
and screen star.

The setting of "Young Miss" is a
small Virginia town, and its central
character is Alicia May Jackson Ruth-
erford, who just cannot help marrying
men to reform them. When the play
opens she is in distress over her third
husband, a very likable fellow, but one
who drinks too much and spends all
their money in foolish speculations.
The return of her daughter, Sally,
from college creates a new situation.
Sally is the opposite of her mother,
modern, vigorous and unselfish, and
she persuades Alicia to divorce the
husband and send him away. No sooner
is the mother free again than she
begins to contemplate a fourth mar-
riage, and there is consid-
erable mystery concerning the identity
of the new lesser half who turns out
finally to be the reformed third
husband.

It is a rather light play, but its
characters are interesting and its
situation diverting. One feels, how-
ever, that the young audience has
not taken full advantage of her mater-
nal. The lines could be more amusing
than they are.

Miss Haswell is excellent as the
well-heated Alicia, she has a good
comedy touch and turns her lines with
effect. Thurston Hall makes John
Warrington, the blubious third hus-
band, a very genial fellow, and William
Fawcett as Gentry, the colored servant,
is quite good.

Damrosch's
Future
Plans

While resigning the
conductship of the
New York Symphony
Orchestra at the end
of this season, Walter
Damrosch is not retiring from the
musical world, he said recently.
Visited by a host of friends who came
to express regret at his decision, Mr.
Damrosch discussed his future plans
as follows:

"I am in no hurry to leave from the
musical world. In fact, I expect to do
far more than I have been able to do
in the past because of the enormous
out of detail which is associated
with conducting an orchestra.

"In the first place I do not intend to
put my bet on the shelf. I shall
continue to appear as conductor of
symphonic music, but less frequently
and only as guest conductor."

Mr. Damrosch explained that for the
present he will retain complete
direction of the children's and young
people's concerts, in which he has
always been intensely interested and
which he declares will lay a solid

foundation for the musical audiences
of the future. He also is enthusiastic
about the broadcasting of symphonic
music over the radio.

"The idea of talking and playing to
2,000,000 people once a week, over an
area from Louisiana and Texas up to
the frozen north of Hudson Bay and
the lonely ranches of North and South
Dakota, appeals tremendously to a
certain love of the romantic and the
old pioneer spirit in it," he said, and
continued smilingly: "If I could live
long enough to continue this work for
the next three years, I should guaran-
tee to revolutionize the musical
tastes of the American people. For
such a purpose the radio undoubtedly
is the greatest invention of modern
times."

Questioned as to whether he intends
composing, Mr. Damrosch smiled
cryptically and replied: "The composer
who talks about his works never
writes them."

How Gilbert
Thought of
"The Mikado"

The d'Oyly Carte
Opera Company will
arrive at St. John,
N.B., on Sunday
January 2nd, and
open their tour in Montreal on Tues-
day, January 4. Their first production
will be "The Mikado," in which the
new costumes prepared for the recent
season at the Princess Theatre in
London will be worn.

With Henry Lytton, the veteran, as
Ko-Ko, Leo Sheffeld as Pooch-Bah,
North Lewis as Katisha, Darrell
Lawson as Yum-Yum, and Eileen
Sharp as Pitty-Sing, there will be seen
such a cast as Montreal has never
before heard in any Gilbert and Sal-
livan opera for these sinners are all
steeped in the old Savoy traditions,
and "The Mikado" as it was given when
Sullivan wielded the conductor's baton
and Gilbert watched the performance
with keenly critical eyes from some
hidden vantage point.

The history of the inception of "The
Mikado" is of more than ordinary
interest. Hanging on the walls of his
study Gilbert had an old Japanese
sword, which one day slipped to the
floor. He picked it up, began to think
about its story, and found himself
dwelling on Japan and the Japanese.
The fact that a Japanese village was
one of the attractions of London at
the time served to accentuate his
interest, once it was stimulated.

Society was patronising the village,
where Japanese craftsmen were seen at
work. The music halls and theatres had
ketches and comic songs poking
fun at the visitors from the
Orient. Hardly anybody in England at
that time knew anything authentic
about the Japanese or their ways. Con-
sequently, when it was rumored that
the next Gilbert & Sullivan opera was
to be based upon a story of Japan,
public interest was greatly aroused.

Gilbert and Sullivan, who never did
anything by halves, secured the co-
operation of a Japanese male dancer
and a Japanese waitress from the
village to attend the rehearsals and to
coach the company. She taught the
Savoyards department—Japanese
department—and other members of the
village gave them instruction in the
manipulation of the fan and in the
science of make-up. The Japanese
artist and John D'Alton between them
arranged the dances. Thus the produc-
tion was accurate to the last detail in
its portrayal of Japanese ways and
costumes, manners and carriage, the
dresses being absolute replicas of real
Japanese attire, and in some instances
genuine costumes hundreds of years
old. Just such costumes will be seen
wherever "The Mikado" is presented
in Canada during the forthcoming tour.

"THE interest in Chamber Music, or
in string quartets is increasing all
over the world," declared Mr. C.
Warwick-Kyane, the cellist of the
London String Quartet, the famous
chamber music organization which will
appear here on January 6th at Hart
House Theatre.

"In England every town has its
amateur string quartet, every school
its organization of four string instru-
ments. We have been touring steadily
since September, 1922, and everywhere
we have come we met tremendous ex-
citement. That shows that chamber music
is becoming more and more popular. I



SYD CHAPLIN
Who appears as "Old Bill" in "The
Better Ole," the film attraction which
opens Christmas Night at the Regent.

will admit that some chamber music
concerts are not exciting, but that is
on account of the programs. That is
why we take such care in the selection
of our programs, why we are always
introducing new works by present day
composers, why we are always en-
gaged in research work to find something
interesting to put into our concerts.
All the new music we find is being
written for string quartets. It is the
way some of the great masters found
their finest expression, and it is the
way that many of our modern com-
posers are discovering as an expression
for their talents and creative ability."

The London String Quartet will
present the fourth concert in the
series commemorating the centenary
of Beethoven at Hart House on Janu-
ary 6th. On February 3rd, the Hart
House String Quartet will return in
the fifth and concluding concert of this
series.

PUPILS of Frank S. Welsman, assist-
ed by Miss Edith Champion, gave a
piano recital at the Conservatory
recently. Virginia Johnson played the
E major Etude of Chopin with
distinction, Anne Clapham played
Brahms' "If I Were a Bird" with
clarity and precision and displayed a
fine sense of rhythm in the Bachman-
hoff G minor Prelude. Beryl Welsman
gave a Chopin Nocturne, Debussy's
"La Cathedrale engloutie" and "Fire-
flies" by Frank Bridge, the latter
proving to be a brilliant novelty.
Robert McDoom interpreted the
Chopin Barcarolle with breadth and
appreciation, Naomi Carmichael played
the E major Scherzo of Chopin with
fluent technique. Jack Peters gave the
Liszt "Liebestraum" and "Rigoletto".
Fantasy with a brilliant technique that
stamps him as a young pianist of much
promise. Miss Champion's voice and
style are of fine quality.

AN ATTRACTIVE piano recital was
given last Wednesday evening in
the Toronto Conservatory of Music
Hall by Miss Eileen Waddington,
assisted by Mildred Baker and Geoffrey
Waddington. In her various numbers,
Miss Waddington, who is a pupil of
Ernest Seitz, revealed the fact that she
has an excellent technical equipment
and a pleasing tone.

THE Hart House Theatre Pantomime,
"The Puss and the Ring," adapted
by Harris Deans from Thackeray's
famous "Puss in Boots" will again be
the Christmas attraction. It drew
crowded houses last season and the
great demand for seats augurs well
for the coming revival, which commences
on Monday, December 27th. It will
be played all that week with a matinee on
Saturday, January 1. The cast includes
most of the old favorites, the leading
parts being sustained by A. J.
Rostanes, H. E. Hitchman, Geo. Patton,
George Young and Marjorie Vincent.
The musical director for the production
is Mr. Reginald Stewart.

"THE DUMB BELLS," Canada's pre-
mier entertainment organization and
Toronto's favorite holiday attraction,
will open a one week's engagement at
the Royal Alexandra theatre on Monday
evening. While the title of their current
revue is still "Joy Bombs," new
numbers will be heard. They include
Al Plunkett's nautical ditty, "Breeze"
along with the "Breeze" and Ross
Hamilton's new water song, "Let Me
Call You Sweetheart." The orchestra
provides several new musical hits
including Howard Fogg's new arrange-
ment of "The Waters of Minnetonka,"
and the new fox-trot, "Me, Too." "The
Dumbbells" have an eventful week
before them, opening on "Boxing Day"
and including New Year's Eve and
two performances New Year's Day.

ARRANGEMENTS have been com-
pleted by the management of the
Princess Theatre to open the theatre
on Monday evening next under a new
policy. In future they will present
dramatic stars in their successes, at a
moderate scale of prices. These stars
will be supported by a company of
English players. Each play will have a
special production and be presented in
a manner equal to the original sur-
passing anything of the kind ever
offered in Toronto, and for just one

The Toronto Conservatory of Music

COLONEL A. E. GOODERHAM Chairman, Board of Governors
ERNEST MacMILLAN, B.A., MUS. DOCT., F.R.C.O. Principal
HEALEY WILLAN, MUS. DOCT., F.R.C.O. Vice-Principal

A National Institution

Unrivalled facilities for instruction in all branches of music by a faculty of unusual artistic strength,
including a number of teachers of international repute.
Christmas Vacation commences Wednesday, December 22nd, and classes re-open Monday, January 3rd.
Year Book and Syllabus sent to any address on request. Pupils may enter at any time.
Address: College St. & University Ave.

PAUL WELLS

PIANIST and TEACHER
Toronto Conservatory of Music

From the "London Free Press" of October 5th.
...played with skill and sympathy... accorded a splendid ovation...
BLACHFORD
VIOLINIST
STUDIOS { TORONTO CONSERVATORY.
HAMILTON CONSERVATORY.
(Wednesdays)

ARTHUR BLIGHT **BARITONE**
CONCERT MISS DOROTHY BAIRD, SOPRANO
Teacher of Singing
Winner of the Conservatory Gold Medal
A.T.C.M. 1926
ELLA McQUILLAN, ASSISTANT TEACHER,
Studios: Toronto Conservatory of Music.

MEMORIAL SCHOLARSHIPS
at
Upper Canada College
In honour of the "Old Boys" who fell in the Great War, Upper Canada
College offers yearly for competition to boys not over 14 years of age five
Scholarships, four of which are of the value of \$600 a year for three years.
Examinations held in any district from which three or more candi-
dates are entered. Standard of examination about that for passing from
Form 1 to Form 2 of an Ontario High School. Bursaries of smaller amount
are offered to unsuccessful candidates of merit.
For full particulars, copies of Examination Papers, etc.,
apply to the Principal, Upper Canada College, Toronto.

Alma College, St. Thomas

Residential and Day School for Girls
Reopens Wednesday, January 5, 1927
Collegiate, Music, Secretarial, Art, Expression, Home
Economics, Physical Education.
Week-End Cottages, Swimming Pool, Resident Nurse.
For Prospectus Address,
Principal P. S. Dobson, M.A. (Oxon).

Why Worry About
Christmas Presents?
A Pair of Tickets for the Most Beautiful of
all Christmas
PANTOMIMES
"CINDERELLA"
(Commencing Christmas
Matinee)
Makes a Christmas Gift
that will be Appreciated by
Young and Old.
You can secure an order on an
Attractive Christmas Card for
any number of tickets and good
for any performance, at the
Box Office.
VAUGHAN GLASER'S
VICTORIA

SHEA'S HIPPODROME
ALL SEATS RESERVED
BEGINNING MONDAY MATINEE, DECEMBER 27TH
CARR & PARR SYLVIA LOYAL & CO.
JEAN ACKER
ED. — HICKEY — TOM DOLLAR & BILLIE
The Four Kadox "I Object" Hippodrome Weekly Aesop Fable
LEW KELLY & CO.
Shea's Hippodrome "Giddy Gumbo" 10.45 p.m. New Year's Eve
Seats now on Sale \$1.00 and \$1.25.

GAYETY
RICHMOND AT BAY
TWICE DAILY 2:15 AND 8:15
Ladies at the Daily Matinees 25c, Ex. 50c.
JACK SINGER'S
MERRY WHIRL
A REAL BURLESQUE SHOW WITH NEW FACES, INCLUDING
HAL RATHBURN BILLY (Bump) MACK GEO. DOUGLAS
3 FUNNY COMEDIANS — REALLY CLEVER —
PAT KEARNEY MARGIE CARSON JACK WILLING
HENDERSON SISTERS PARISIAN LIVING ART MODELS
MIDNIGHT SHOW, NEW YEAR'S EVE.



NAPOLEON AND THE STRANGE LADY
A scene from Bernard Shaw's "Man of Destiny," as recently produced at
Hart House Theatre, Toronto. Napoleon was played by Ivor Lewis, and
the lady by Lorna McLean, two of Canada's most gifted community players.

half the price charged by current travelling organizations.

William Faversham, the well-known English actor, will be the attraction for the inauguration of this new policy on Monday evening next, when he will be seen in "Lord and Lady Algy" and "The Squaw Man." It may be interesting to Toronto theatregoers to know that

EMPIRE TEMPERANCE ST. PHONE MAIN 4315
COM. XMAS DAY & TWICE DAILY
EVENINGS AT 8.30; MATINEE AT 2.30
FIRST TIME IN TORONTO
THE THEATRE GUILD OF CANADA Presents
Robert Louis Stevenson's "Pirate Story"
"Treasure Island"
10 BIG SCENES—CAST OF 40
EVENINGS & HOLIDAY MATS., 25c to \$1.50.
POPULAR PRICES: MON. & TUES.,
WED., THURS. & FRI., 25c & 50c.
SECURE YOUR SEATS NOW FOR
ALL PERFORMANCES

UPTOWN
STARTING
CHRISTMAS DAY
With Matinee
Jack Arthur
Presents
**A SPECTACULAR
CHRISTMAS
PANTOMIME
"SINBAD"**
On the Screen
REGINALD DENNY
In His First Super-Comedy
"TAKE IT FROM ME"

"The Squaw Man" was first presented on any stage at the Princess Theatre here some eighteen years ago, by, for and with William Faversham. Mr. Faversham will be here for several weeks, during which time he will also be seen in "Lord and Lady Algy" and "The Hawke." Following Mr. Faversham such artists as Jane Cowl, Laurette Taylor, Alice Brady, and others will appear.

In order to assure the success of this venture, the theatre must gain the support of the public by their liberal patronage, as never before have Toronto theatregoers had an opportunity of seeing such artists as will appear here during the season at such a low scale of prices.

GEORGE ARLESS, who is acting in John Galsworthy's "Old English" for the third season, collaborated with Mary P. Hamlin on "Alexander Hamilton," a play dealing with American politics of the period of 1800, which he played several seasons ago. The drama, of course, dealt with the life of the first treasurer of the United States and for theatrical purposes made use of many men of the period famous in history. One day Mr. Arless received a letter from an enthusiastic lady, who told him how much she liked the play for this reason and for that reason, but she found herself especially interested in the references to Jefferson because her father had told her many, many times of seeing him in "Rip Van Winkle."

It is a pity he missed him as Bob Acres in "The Rivals."

"SINBAD," an enchanting musical comedy, a delightful blend of fun, music and color in ten scenes is to be the Christmas attraction at the Uptown theatre, beginning with a holiday matinee. "Sinbad" will be presented by a company and ensemble of sixty, including solo artists, singers, dancers, comedians and foot-loose originators.

The picture attraction will be Reginald Denny's latest comedy, "Take It From Me," directed by William Schiller, adapted from the musical comedy of the same title. A fashion show with a ballet de corps and twenty of Hollywood's most beautiful girls and



REGINALD DENNY
Appearing in his latest comedy, "Take It From Me," at the Uptown next week. Pantomime Week.

models as the mannequins is a spectacular feature of "Take It From Me." A capable supporting cast of comedians, including Lee Moran, Ben Hendricks, Jr., Ethel Wales, Lucien Littlefield, Jean Tolley and others contribute a generous share of laughs.

ULLO Toronto! Old Bill is in the movies now in an entirely new production of "The Better 'Ole" with S. C. Chaplin as "Old Bill."

This new and far bigger and finer production of "The Better 'Ole" was produced with the co-operation and under the general supervision (as to details and comedy touches as well as to story) of Captain Bruce Bairnsfather, the author of the story, originator of the cartoons, the skit and the famous play.

The film was directed by Charles (Chuck) Reisner, who has been associated with the Chaplins, Sydney and Charles for a number of years.

Our advice is for a merry old time Christmas be sure and put the comedy classic of all times on your list.

Starting Christmas day at noon and continuous that day and thereafter "The Better 'Ole" will make you laugh at the Regent Theatre.

The Regent's policy on this picture will be continuous from noon daily with holiday matinees and evening prices of balcony fifty, ground floor seventy-five and boxes ninety cents. Regular daily matinees, balcony and ground floor all seats thirty-five cents; boxes fifty cents. Saturday matinees, other than holidays, all seats both balcony and ground floor, fifty cents; boxes seventy-five cents.

A NOVEL burlesque attraction comes to the Gayety theatre next week in the "Merry Whirl." Dippy Diers, for six years premier clown at the New York Hippodrome, is one of three amusing comics who dispense a most amusing entertainment; the other two comedians, Billy Mack and George Douglas need no introduction to Gayety theatre patrons, as they are recognized as two of the funniest men on the Columbia circuit.

The cast also boasts such names as Flo Bennett, for the past few years a headliner in Keith vaudeville, and De Duval, who will present her Living Art Models in reproductions of classic paintings; these tableaux images rival the famous Ben Ali Maggin creations in beauty and imagination.

Don Romanelli's orchestra will offer a special overture before each performance and a jazz post-pourri at intermission. A special midnight show will be given New Year's eve, while on the holiday evening election returns will be read from the stage.

VALENTINO'S first love, the wistful girlish Jean Acker, is coming to Shea's Hippodrome next week. Assisted by George Thorpe she is presenting a dramatic playlet called "Smoke," the story of a playwright and his wife and the writing of a play.

In a "Stretch of Imagination" Lew Kelly & Co. are real comedians.

Dollie and Billie have imported a line of comedy singing, dancing and chatter from the English music halls which is decidedly different.

Ed and Tom Hickey in "Two Elegant Gentlemen" are the real thing in fun makers.

Carr and Parr are eccentric dancers of a most artistic order. You admire their great skill as much as you enjoy excellent comedy.

For your New Year's Eve programme the Hippodrome has a fine festive preparing. You can watch out the Old Year in better fashion than at Shea's "Giddy Glimbol."

THE Neighborhood Playhouse's production in English of Ansky's "The Dybbuk" was revived recently in New York with a new player in the principal part of Leah—Miss Betty Lindley—which was played with such success last season by Miss Mary Ellis. This is the same play that is being given in Hebrew at the Mansfield by the Moscow Theatre Habima, its original producers. The English translation employed in the Neighborhood Playhouse was made by Henry Absberg.

THE NECESSITY FOR LOOKING AHEAD

Every great achievement, every large project, in every sphere of life, statesmanship, art, letters, music, science, education, engineering, it matters not which, is the result of sustained effort and plans thought out long in advance. The tall hotel or office building, the giant ocean liner, the great industrial plant, are all first conceived in every detail in the minds of those responsible for them and this is so with every large organization of any kind and particularly so with the various All-Expense Travel Tours which have become so popular with the public in recent years.

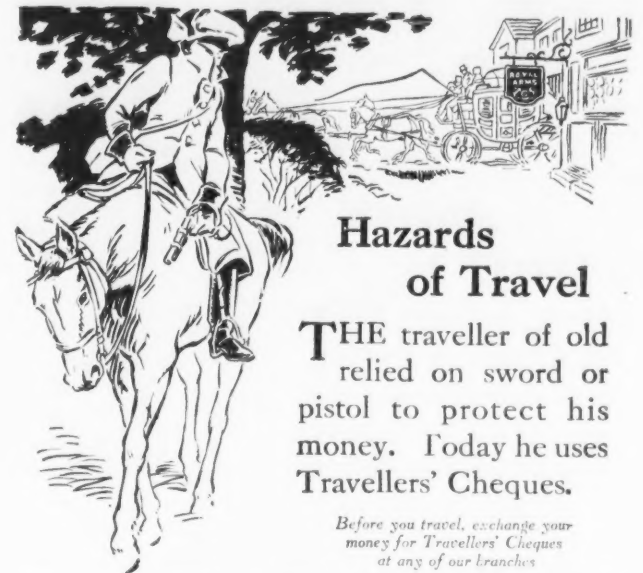
Canadian National Railways have announced two all-expense tours during the summer of 1927 to be personally conducted by Messrs. Martin Kerr and R. E. Bryson of the Kerr-Bryson Tours. Even now the hundreds of details involved in the or-

ganization of these two tours have been practically completed and within a very short time illustrated booklets giving a complete outline and describing the many attractive features of the tours will be available for distribution.

But how about you? Naturally, you would like to join one of these tours, either the one going west through the Canadian Rockies to the Pacific Coast, returning through Yellowstone Park, or the one going East via Quebec and the Saguenay River to the Maritime Provinces, returning via New England and Ottawa. Next year, 1927, is Canada's Jubilee Year, the 60th Anniversary of the birth of this great Dominion and the thoughts of the majority of our citizens will be directed towards the desirability of a better acquaintance with the problems of the different sections of our country, which can best be secured by an interchange of personal visits.

The all-expense tour offers the best, most convenient and least expensive means of doing this, but just as it is necessary for the organizers of such tours to make their plans many months in advance, so it is equally necessary for those who would like to join these tours to look ahead and make their plans well in advance so that they will not be disappointed, and so we say "Plan Now."

If you are interested, write Mr. Kerr at 4 Beulah Ave., Hamilton, Ont., or Mr. Bryson at 44 Silverthorn Ave., Toronto, or your nearest Canadian National Railways Agent and descriptive booklet will be mailed you as soon as ready.



Hazards of Travel

THE traveller of old relied on sword or pistol to protect his money. Today he uses Travellers' Cheques.

Before you travel, exchange your money for Travellers' Cheques at any of our branches.

The Royal Bank of Canada

The GIFT PERPETUAL

For Christmas, New Years, All Year

"A RADIO" from

Florence Radio Studio

70 Adelaide West (Northern Ontario Building - Cor. Bay)

VICTOR-NORTHERN ELECTRIC SUPER-HETERODYNE

"CUTS 'EM OUT ON HALF A POINT"

STROMBERG-CARLSON NEUTRODYNE

Fred A. Fish

Tables Etchings

DEMONSTRATIONS FROM 10 A.M. TO 10 P.M.

Don't Spend Christmas Alone!

It is the One Day in All the Year When You Must Feel the Need of Companionship and Good Cheer.

TWO hours after leaving Toronto you may enjoy a real old-fashioned hospitality, toast your feet before the burning logs, enjoy home comforts, and everyone you meet will be a friend.

There is every facility too for enjoyment of the Winter Sports; skiing, tobogganing, sleighing and riding. Why not make up a party?

The cuisine is par excellence.

The Preston Springs Hotel
Preston Ontario

Ullol folks! For a Merry old Christmas see
SYD CHAPLIN
as Old Bill in the brand new production
"The Better 'Ole"
Produced by Warner Bros. with the cooperation of
Bruce Bairnsfather
GREATEST COMEDY OF ALL TIMES!
As Old Bill would put it
If you know of a better show-go to it

Opening Christmas Day
Continuous
Noon till 11 p.m.
Popular Prices

Regent

A Gift for the Radio Fan
useful for 365 days
— and a —
constant reminder of good will

Westinghouse Radio Tubes

No Finer Christmas Gift Than This Six Sedan

Make this a remembered Christmas in your home by a gift that all the family will share—a luxurious Hupmobile Sedan powered by the finest six-cylinder engine.

Women, especially, appreciate the smartly individual appearance of the Hupmobile Sedan—its remarkable ease of steering and control, and its roomy comfort for five passengers.

Four wide doors permit convenient entrance and exit. Occupants of front and rear seats are accommodated with comfort. Slender pillars of steel permit exceptional vision from all seats.

Then, there is choice of colors in any of three brilliant combinations—two-tone green, blue, or two-tone grey, in durable duco finish.

By placing your order now, you can obtain this attractive closed car in just the color scheme you want—in time for delivery on Christmas morning or before.

HUPMOBILE SIX

Sedan, five-passenger, four-door, \$1910. Coupe, two-passenger, with rumble seat, \$1910. Roadster, with rumble seat, \$1910. Touring, five-passenger, \$1825. Equipment includes 30 x 5.25 balloon tires, four-wheel brakes. All prices f.o.b. Windsor.

Books make the Best Gifts, and are always acceptable

TYRRELL'S BOOK SHOP,
747 Yonge St. Randolph
Toronto. 5600.



Grass Greens

TWO 18-HOLE GOLF COURSES

New water system on the Hill Course and Lake Course insures perfect turf on all fairways.

Ideal Climate
Tennis Riding Shooting

AN ideal choice for your winter holiday. More sunnysdays than at the famous spas of France and Italy. No snow. Average temperature of 64 degrees.

Through compartment and Pullman cars daily New York to Augusta (24 hours) via Southern Railway and Atlantic Coast Line. Through Pullman Service from Chicago.

A Southern Rendezvous for Outdoor Enjoyment



The New Fireproof
BON AIR-VANDERBILT
Hotel
at Augusta, Georgia.
A. E. Martin, Manager

For Those Who Love Golf

Good fellows who love golf, whether they play it well or poorly, are meeting now in Pinehurst—the Half Way Mark Between Winter and Summer. They are enjoying the gaiety of the Carolina Hotel, famous for its tempting menus and luxury of service.

Four 18-hole golf courses, designed and supervised by Donald J. Ross, are in perfect condition. The weather is mild but stimulating. A program of tournaments in every sport is in full swing.

Whether it's for a week-end or an all-season's stay, the Winter Country Club for People of Affairs offers you enjoyment and sociability every minute of the time.

The Carolina now open 28th season. Modern equipment, every room with bath. Holly Inn opens Jan. 9. For information and reservations write General Office, Pinehurst, N. C.

Pinehurst
NORTH CAROLINA

THE ROYAL MAIL STEAM PACKET COMPANY

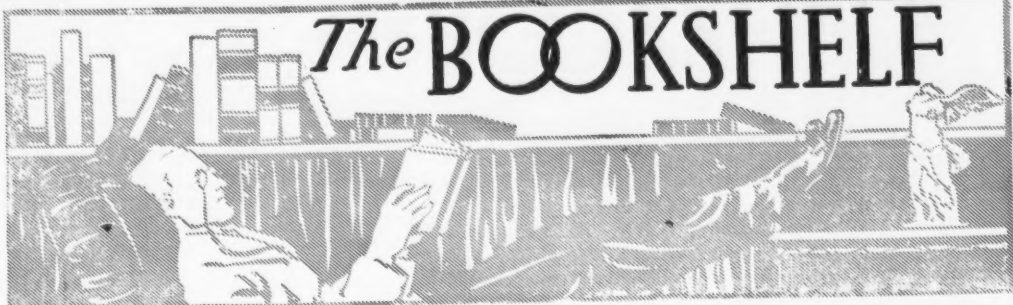
Passenger & Freight Service
From HALIFAX, N. S.
To Bermuda, St. Lucia, Barbados, Nevis, St. Vincent, Antigua, Grenada, Montserrat, Trinidad, Dominica, Demerara.

S. S. Chignecto Dec. 31
S. S. Chaleur Jan. 28
S. S. Chignecto Feb. 25
S. S. Chaleur Mar. 25

The Royal Mail Steam Packet Co.
HALIFAX, NOVA SCOTIA

NEW ZEALAND AUSTRALIA
via Honolulu and Suva

The new and well appointed passenger liners sail from Vancouver, B.C., and Victoria, B.C.
"Niagara" (20,000 Tons) Jan. 12 Mar. 9
"Tahiti" (13,500 Tons) Feb. 9
"Aorangi" (22,000 Tons) Apr. 6 June 1
For fares, etc. apply to all Railways and Steamship Agents or to the Canadian Australasian Line, 999 Hastings St. West, Vancouver, B.C.



The BOOKSHELF

UPWARD AND ONWARD!

"The Epic of Mount Everest" by Sir Francis Younghusband: Longmans, Green & Co., Toronto 319 pages; with photographs and maps; \$3.

IF ANY courageous young man is seeking adventurous employment, he should apply to Sir Francis Younghusband, Chairman of the Mount Everest Committee of the Royal Geographical Society and the Alpine Club, for he concludes his recital of the three unsuccessful attempts to scale this peak with a ringing call for volunteers: two men were killed at the last attempt. Sir Francis long ago penetrated into Tibet at a time when the discovery of a foreigner there meant death, and he has set his heart on seeing somebody scramble to the top of this gigantic mountain; doubtless recruits will be found.

Mount Everest, in the Himalaya, measuring 29,002 feet in height, is the world's highest land. It is steep and the walking is not good. On the higher slopes the air is so rare that breathing is a serious business. Trials have been made both with the aid of canned oxygen and by a slow acclimatization of the men, who proceeded slowly, camping long at rest camps to accustom themselves to unique conditions. The natives fear the mountain, but the last expedition induced several to carry supplies to the higher camps. Only the white men dared the top. The first 18,000 feet, though not easy, can be accomplished by resolute and experienced climbers, who know what they are about and are properly equipped. By fine strategy the last party was able to attain 23,000 feet with full baggage; the picked men got to 25,000, and the chosen few to 27,000; but there they found the elements too much for them. The cold, for one thing, cut through their weather-proof woollen and leather garments till they felt naked; the rarity of the atmosphere drugged and weakened the men till they could hardly raise an arm to lift an ice-pick. It is not known how much of the final 2,000 feet of the ascent was accomplished, as those who went highest perished in the attempt; it is possible they reached the top.

Sir Francis Younghusband always writes clearly, and handles fact much better than fiction. His account of a hazardous climb is careful rather than inspired. The great attraction of the book lies in the pictures: the photographs, taken from every angle and vantage-point, of that stupendous, snow-covered, sharp-pointed mass of rock that thrusts itself into the sky stir the imagination to awe; the sight of its white, defiant, gleaming sides, reflecting the sun in lonely majesty, moves the primitive in one to dumb worship. These pictures are magnificent, and in them I read a truer epic than in the record of the little human creatures, who tried heroically to scale those heights.

William Osher Adams

A ROMANCE OF THE CAROLINAS
"Angel" by DeBose Heyward: Doran, Toronto: 286 pages; \$2.
Reviewed by Marie Tremaine.

THE hills of North Carolina are the background of this romance. The author is a native of the Carolinas and "Angel" is his second prose attempt to depict the life of the harsh mountain men and their quaint, laborious women tilling the stony soil.

The heroine, Angel, is an amazingly tender plant to have been bred an orphan among her crude neighbors but she lives in the "great outdoors." At a stolen dance she meets Buck Merritt, a local hero, who operates the hereditary still with the pride of a Dutch tulip-planter. He becomes the first intimate of Angel's lonely life. Her father, a fierce evangelist, sees Buck the personification of all the forces which ultimately defeat his campaigns in the district, and breaks the mountain code to inform upon him. After the trial the "reverent" arranges a marriage de convenience for his daughter with an elderly convert and Angel has Buck's child respectably. Squatters' work and a constant duel with her unredeemed husband mature her rapidly. While Angel learns the values of sin, during the incarceration, Buck learns grammar. Then in the marvellous manner of romantic fiction, he is released on commuted sentence for an important position in a new industrial enterprise, and the romance begins afresh with two remodelled principals.

As the plot moves on in its mechanical perfection, the panorama of mountain life rolls out before us. The author has a fine air for the dramatic qualities of primitive existence. The religious delirium of the camp-meeting follows the cold-blooded craft of the horse-sale, and solemn forests overhang the scene. The tide of industrial progress reaches into this backwater life and the demoralized confusion of

the natives, frantic for wealth, is shown with all the tragedy of truth. It is in these broad effects rather than in the subtle intricacies of individual character that the novelist displays real skill. Yet the tale has the force and humor of unsophisticated living and is calculated to please those who take their emotions next.

POPULAR CHATS ON LITERATURE
"Famous English Books and Their Stories" by Amy Cruse: Crowell, New York: 284 pages; illustrated; \$2.

MISS CROWE begins with "Beowulf" and the "Vision of Piers Plowman" and takes us through to George Eliot's "Scenes from Clerical Life" and Tennyson's "Idylls of the King"—in all twenty-five famous English books. For the person who

The Reader's Guide
"When a new book comes out I read on Samuel Rogers."

124. NEW GRUB STREET by George Gissing. Gissing died in exile and in terrible poverty not so many years ago—a failure, and unknown save for a fringe of cultivated readers, who had marked his genius, but were not numerous enough to ensure popularity to his work. Today he is rated universally among the great novelists of the 19th century; his books never fail to impress; he is such a stylist that the conditions under which he wrote are hard to credit. Half-starved, mercilessly pressed for time, appreciation absolutely lacking except for a few close friends. No novel reveals the life of literary London in the eighties, when Kipling, Barrie, Hardy, Du Maurier, Symonds and Ernest Dowson were emerging, with anything like the faithfulness of "New Grub Street." For me it has a special interest because it contains the true and inside story of book-reviewing in that significant period—when reviews were unsigned, and frequently bitter and dishonest. This book, running to 352 pages, has been this month added to that fine series, "The Modern Library," which sells at \$1 a volume. The limp, imitation leather binding is strong, durable and sightly.

wants an interesting and swift insight into the lives and works of many of the great English writers it is a useful book. The author is not one of the "new psychologists" and gives us none of the harrowing details; she is content with assembling many pleasantly told and intimate bits of information with brief criticism and quotation of their works. The illustrations are good—many of them little known.

J. H. C.

Saved from the Waste-Basket

W. A. Staebler, of Gananoque, Ont., paid me the honor of a call. As he is not an author, nor even a publisher, his name will not be known to many of our subscribers; but he is the more important factor in the book world, a representative specimen of the buyer and reader of books. An educated man with a catholic taste and tremendous appetite for literature, he is located in a small town where there is a small library and a smaller book store, both necessarily inadequate to his own needs. He has been buying books, mostly from a store in New York, paying a high price because the books he likes are not cheap, and because he cannot give shelf-room to all he wishes to read; he sells the greater number second-hand for almost nothing. He wanted to know if I could not suggest some better and cheaper way of filling his needs. I mentioned two or three circulating libraries that advertise with us, and the first one he went to made him an offer which he accepted gladly; and hereafter he will rent most of his books from this Toronto library.

I cite his case as typical of one important class of Canadian reader. I have always felt that the order-by-mail circulating library is the salvation of his kind. It is true the postage costs something, but not as much as the retail price of the book; and the reader is put into touch with new books that he would otherwise never hear of. All circulating libraries do not want mail-order business; but there is surely a field, ultimately profitable for those who will study the individual needs of clients and gradually build up a business. It will take some time to find all the thousands of such persons simply because they are so scattered geographically, but when one is found the chances are he will prove a steady and profitable renter. * * * Henry Burton, Canadian manager of J. M. Dent and Sons, has been sick. Otherwise he would probably have

written me sooner than he did to correct the error we made in saying he had been appointed a "Councillor" of the parent firm in London, instead of "Director." Henry says: "In this morning's mail I received a letter from Manitoba and one from British Columbia. The latter expresses regret at my entrance into municipal politics and I do not blame him. . . . If I ever enter municipal politics it will be for mayor or nothing." * * * Too bad. Sorry, I misheard the word, and thought it must be the English equivalent of "Director." But if Henry ever does want to enter municipal politics I boldly promise him my vote for mayor.

* * * Miss Marshall Saunders is visiting in New York and Boston. * * * Wilson MacDonald gave a recital in the Chateau Laurier, Ottawa, under the patronage of His Excellency the Governor-General, and has gone now to New York where he gives another reading arranged by Robert Norwood, Rector of St. Bartholomew's. * * * When is a book a book? I am sent for review things ranging from Christmas cards and "God Bless Our Home" signs to municipal directories. Without going into the scientific definition of "book" I am ruling some of these publications out. For instance, George Lowe, of Box 153, Edmonton, sends me a fat pamphlet, containing a great deal of advertising matter and purporting to be a book entitled "Cricket Throughout the Empire," written by John Creighton, and designed to stimulate greater interest in the game. I rule this "no book"; and have handed it to my colleague, Pat Richards, who has written some articles for us advocating more cricket in Canada. * * * I am interested and pleased to see John Creighton confirming my estimate of "Notorious Literary Attacks": "Very interesting, and some excellent criticism and pungent. The Victorians' brutality was much more personal than ours is, which is certainly a change for the better. The most interesting feature is the way in which the old critics exhorted the author—they were both critics and evangelists. Thank God that's done with too." * * * You may remember that a year ago Charles L. Nollis, bookseller of Guelph, bought advertising space in the Guelph "Mercury" to tell the world what a poor publication our Literary Section was. Last year I criticized it. However this time I am just as ready to compliment you on your good work and only hope you will continue and bring them out quarterly as promised. Books require all the publicity they can be given, and the publicity here are a little bit lax in telling the public what is what in the book world." * * * I felt badly when I got that—to think our only dissatisfied subscriber had joined the majority, leaving our Loyal Opposition without members—a real lack. I assure you * * * But, happily, another has stepped into the breach. F. W. Perry of Gravenhurst writes to say how joined he is that Merrill Denison called the Mounties by a name they never hear. Without taking it up with Merrill I am safe in replying that his intent was satirical, a jibe at certain romantic novelists; and contained no slur upon that excellent body of police. * * * But what a relief to get a kick! When one is apparently pleasing everybody, it is time to fear real trouble, invisible around the next corner.

CHANGE IN TRAIN SERVICE TORONTO TO TWEED

Commencing Tuesday, Jan. 4, and until further notice, Canadian Pacific train leaving Toronto for Tweed 5.10 p.m. daily except Sunday, will operate Toronto to Havelock only. West-bound train now leaving Tweed 5.30 a.m. daily except Sunday, will, commencing Wednesday, Jan. 5, and until further notice, operate from Havelock only to Toronto, leaving Havelock 6.40 a.m. as at present.

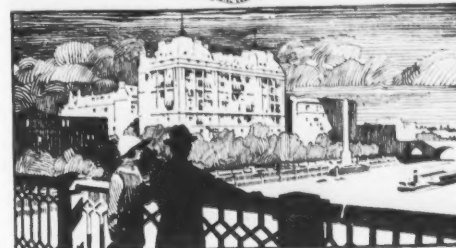
Train leaving North Toronto 10.30 p.m., daily except Saturday, will, commencing Tuesday, Jan. 4, stop at Bonarlaw and Ivanhoe to detain passengers from Toronto. Westbound train leaving North Toronto 7.45 a.m., daily except Sunday, will, commencing Wednesday, Jan. 5 stop at Ivanhoe 4.08 a.m. and Bonarlaw 4.25 to entrain passengers for Toronto and points beyond.

Full details from Canadian Pacific Agents.



WINTER SPORTS AT PRESTON, ONTARIO.

WINTER RESORTS



THE HOTEL CECIL stands—geographically, historically and socially—at the very heart of London. From its windows are visible the majority of the landmarks whose names are household words the world over.

The great artery of the Strand flows past its northern doors to Trafalgar Square—key to the West End and theatre-land; on its southern side the tree-lined sweep of the Thames Embankment and the curves of the historic river carry the eye eastward to the Tower of London and St. Paul's; westward to the Houses of Parliament and Westminster Abbey. The ideal situation in all London for the visitor from overseas.

HOTEL CECIL LONDON

For Tariff apply the Manager, cables "Cecilia," London, or Thos. Cook & Son, Bank of Hamilton Bldg., 65 Yonge St.

THE FIRST NATIONAL TRUST & SAVINGS BANK of PASADENA, CALIFORNIA

Combined Capital, Surplus and Profits
\$1,750,000
Total Resources, (not including Trusts)
\$17,000,000

J. S. MACDONNELL, President

NO trip to California is complete without a sojourn at its most magnificent Resort Hotel. Superbly situated overlooking the Pacific. Only 20 miles from Los Angeles, in the heart of California's finest Beach Resort City. Diversions innumerable—Tennis, Golf, Dancing, Fishing, Yachting, Surf and Plunge Bathing, etc. Privileges of the Virginia Golf and Country Club to guests.

American Plan only. Private Garage. Absolutely fireproof. Write for beautifully illustrated folder.

Hotel Virginia
Long Beach, California
"The House of Hospitality"

CHARLES R. DAVIS, Pres. & Gen. Mgr. L. L. CUMMINGS, Manager

WOMEN WHO TRAVEL
... appreciate the charm and refinement of the Hotel Van Nuys. They are assured of courteous service, surroundings, and safety in all respects.

MODERATE RATES
Write for illustrated folder

HOTEL VAN NUYS
LOS ANGELES
Fourth & Main

The Hotel BERMUDIANA
Bermuda's newest, finest hotel. Fireproof thruout. Opens December 20.

Request booklet from J. A. Sherrard, Mgr., Hamilton, Bermuda, or Furness Bermuda Line, Desk B, 34 Whitehall St., N. Y.

In Detroit It is the Tuller For Value
Facing Grand Circus Park, the heart of Detroit. 800 pleasant rooms, \$2.50 and up. Ward B. James, Manager. DETROIT, MICH.

HOTEL TULLER

HOMEWOOD SANITARIUM
GUELPH, ONTARIO

A hospital for nervous and mild mental cases. Beautiful and restful surroundings. Every facility for all treatments. Rates moderate. Address: Harvey Clare, M.D., Medical Superintendent.



SATURDAY NIGHT

FINANCIAL SECTION



TORONTO, CANADA, DECEMBER 25, 1926

The Latin Monetary Dis-Union

Position at Moment is of Greater Confusion Than That Ruling Prior to 1865—Time Ripe for New Latin Monetary Union Having as First Object Universal Re-adoption of a Common Standard and as Second Purpose the Simplification of Currency Systems
(Reprinted from Monthly Review of Midland Bank, Ltd., London, England)

TO GO back fifty or a hundred years in economic history is a soothing, stimulating and yet somewhat discouraging process. It is comforting to realise that our forebears had to cope with problems in their day every bit as difficult to overcome as those with which we are faced in our own generation. At the same time, the fact that the difficulties were eventually overcome, however blunderingly in many cases, promotes the optimistic feeling that our problems too are not insoluble. On the other hand the lack of courage and vision which so often reveals itself in past history suggests that we too, so long as the blood of our fathers runs in our own veins, are not likely to enter forthwith into a millennium by the mere brushing aside of a flimsy curtain. The story of the Latin Monetary Union is a topical case in point, particularly in view of the reforms recently consummated in Belgium.

The formation of the Union was the outcome of a condition of almost hopeless confusion in western European currencies. France had been grappling with the difficulties of a double monetary standard, or rather with an alternating standard under which gold or silver predominated according to variations in the relative scarcity of one in comparison with the other. Belgium, since the attainment of independence in 1831, had endeavored to reorganize her monetary system, but after instituting and later abandoning a silver standard had arrived in much the same position as France. Switzerland had concentrated control of monetary affairs in the federal government in 1848 and had at first adopted in theory a system based exclusively on silver, though as a fact here too gold and silver shared in supplying the circulating medium and the double standard was ultimately recognized. Italy was endeavoring to cope with the political and economic problems of unification. Such briefly was the position in the individual countries prior to the formation of the Latin Monetary Union.

The events which led to the final precipitating difficulties, as has already been indicated, were connected with variations in the relative values of gold and silver. Indeed, the Latin countries were up against the kind of problem which always arises at times of international cleavage in respect of monetary standards. They were caught in the rearguard of a movement away from silver towards gold. Already Great Britain had been on a gold standard for over forty years. The legal ratios of gold to silver in different countries were undergoing changes of varying scope. The Californian and Australian gold discoveries of the middle of last century raised the value of silver, which tended to flow eastwards to countries where it constituted the sole basis of currency, and the difficulty was to keep silver coins in circulation in adequate quantities for the conduct of ordinary every-day business. Some of the individual countries proceeded to reduce the silver content of the subsidiary coins until by 1865 Switzerland had a coinage .800 fine, Italy .835, Belgium .900 and France partly .900 and partly .835. The situation was in a word one of the utmost confusion and instability.

On the initiative of the Belgian Government a convention, attended by representatives of the four countries, which was the dominant country, appeared to regard the disappearance of subsidiary silver coinage as the paramount question at issue. The other countries, however, clearly indicated their view that the conference should address itself to the fundamental issue of the nature of the monetary standard and stated their preference for a single standard based on gold. The outcome of the negotiations was that the French double standard, which had become almost fictitious, was retained, although the effect of the agreement was in essence to preserve the gold standard, which had by this time been practically



VALLEY OF RIVER ST. FRANCES, NEAR SHERBROOKE, QUEBEC.

—Photo by Courtesy of Canadian National Railways

imposed by force of circumstances. A common fineness of silver subsidiary coins was agreed upon and the principle of inter-redemption of coins in limited amounts was accepted. At the same time a *per capita* quota of silver coinage was laid down for each country. The treaty of 1865 therefore secured uniformity of coinage acceptable throughout the four countries, as well as the retention of silver fractional coins in circulation.

One of the earliest difficulties with which the Union was faced was the suspension of specie payments in Italy in 1866, a step which denuded Italy and flooded the other three states with Italian silver coin. Next, as the outcome of the Franco-Prussian war, came the suspension of specie payments in France in 1870. These incidents however were of little permanent importance by the side of the outstanding event of European monetary history in the second half of last century, namely, the adoption of the gold standard by Germany in 1871. Within a few years not only Germany but the United States, Norway, Sweden, Japan and Holland all went on to the gold standard. This movement was in part the natural outcome of the Paris international monetary conference of 1867, which was attended by representatives of twenty nations, and its effect was to leave the Latin Monetary Union almost in a class by itself. The widespread abandonment of the white metal, except for purposes of subsidiary coinage, led not only to an inflow of silver into France and her colleagues of hitherto unexampled dimensions, but to a serious drain of gold in addition. On the initiative of Switzerland another of the series of conventions of the Latin Monetary Union was held early in 1874. Belgium and Switzerland were again definitely in favor of adopting the gold standard, but Italy and France stood for palliative measures in the shape of limitation of the coinage of silver. The latter was the step ultimately decided upon. Meanwhile the controversy between mono-metallists and bi-metallists raged on in the participant countries—in itself a sign that France and her associates were in a period of monetary transition, when drastic remedies were only weakened in efficacy by deferment of their application.

This situation was recognised during the succeeding years, and in 1876 France, closely followed by Belgium, definitely suspended the coinage of silver five-franc pieces. The outcome was the adoption of what has come to be known as the "limping standard," under which both gold and silver were full legal tender, while only one, namely gold, was given the privilege of free coinage. The 1878 treaty carried out the principle of suspension and strengthened the arrangements for the redemption of silver. The main point, however, is that by this instrument the free coinage of silver was definitely abrogated throughout the five countries, now including Greece, composing the Latin Monetary Union.

Despite vicissitudes and changes in some of the arrangements between the parties to the agreement, the "limping standard" maintained itself in its essential features until the outbreak of the recent war. At bottom the system constituted a gold standard, with silver subsidiary coins, despite the full legal tender quality of silver five-franc pieces. The monetary unit, although the name varied from place to place, was the same in each country, namely, 1/25.2215 of the pound sterling. Since the original agreement between the four contracting parties, not only had Greece actually joined the Union, but Spain, Roumania, Bulgaria and Serbia, the last now incorporated in the state of Yugoslavia, had adopted the French unit of currency, with names of their own fabrication. Consequently the Latin Monetary Union was one of the great unifying forces in European monetary conditions before the war. It stood for excessive conservatism in that it preserved to some extent the forms of the double standard which had failed so lamentably even before Germany and other countries elected for gold. Nevertheless it did ensure community of monetary units and arrangements over a large area of great importance to the world's trade and therefore a higher degree of simplicity than could have been attained by independent action.

The war, in fact if not in theory, smashed the Latin Monetary Union as it did so many other unifying factors in the common life of Europe. Unbalanced budgets, excessive issues of paper currency, wild fluctuations in the exchanges, and all the evidences of monetary sickness have shown themselves at various times in the conditions ruling in the different countries concerned. Fortunately we are now emerging from the distracting period of

monetary hysteria and have come to the point where it is of some immediate practical value to consider the advisability of a rejuvenated Latin Monetary Union based on a firm foundation in currency fact and generally accepted economic theory. The Union was unceremoniously pushed off the little island of monetary relics on which it stood before the war. It is earnestly to be hoped that the various component states, now valiantly struggling for shore, will find a home on the mainland of a common standard and in addition that they will revert to community of monetary units and to some of the outstanding currency conveniences secured by mutual agreement before the war.

The position at the moment is one of even greater confusion than that ruling prior to 1865. To-day it is not a question of silver, but of paper, versus gold. Of all the countries within the Latin Union or hanging on to its fringe one only is back to the old parity between sterling and the local monetary unit, and even here in Switzerland, that idyllic refuge from war's alarms, the gold standard is not yet in complete, untrammelled operation. The other associated countries have arrived at various stages in the process of consolidation and reconstruction. Belgium has now taken the summing-up step towards monetary stability in the form of 175 francs to the pound sterling, Italy, assuming immediate stabilisation has chosen the rocky road of deflation, and is doubtful whether even her guides are fully conversant of the actual destination at which it is hoped to arrive. France is a step further back; no definite decision appears to have been taken as to which course of action is to be adopted, or when and at what level it is hoped to reach stability. Greece is trailing along in the distance with a currency that flutters up and down like the tail of a kite. Of the four countries which, though not of the Latin Union, adopted the French system in currency found in the only one in which recovery to the old parity of 100 francs to the pound is a practical proposition. Bulgaria has succeeded in maintaining the franc for several months past at a fairly steady level around 27 1/2 to the pound, while Bulgaria has also achieved some measure of stability at roughly 67 1/2 francs to the pound. Meanwhile the Roumanian lei is still floating in the regions approaching 1,000.

If it is reasonable to look for the restoration of a common unit, such as existed before the war, three distinct stages have still to be passed through by most of the countries under consideration. First, the exchange must tentatively be held at a more or less fixed and reasonable rate, and the position must be consolidated as to the success of measures looking to permanent stability. Secondly, the new exchange rate must be recognized and the necessary technical steps taken to that end. Thirdly, some new unit agreed upon by common consent must be substituted for the temporary medium of exchange. The first two steps are essential together; community of standard is to be restored or not. The third is the doubtful item in the programme.

Belgium has now reached the second stage, the regularisation of the rate of precisely 175 instead of seven times the pre-war rate, to the pound. In addition, for purposes of foreign trade a new unit, the belge, equivalent to five francs or 1/35 of a pound, has been introduced. The fact that Belgium has arrived at the point where a new ratio of local to gold standard currencies can be definitely introduced on a more or less permanent basis is a matter for unstinted congratulation. On the other hand it is a pity that a precise multiple of the pre-war franc rate has not been adopted, while there would appear to be little necessity, except perhaps on sentimental grounds, for adding to the exhibits in the European monetary museum by instituting a new unit of exactly 1/35 of a pound. If this example were to be followed, as a step implying finality, by all the countries participating in or attached to the Latin Union it would bring Europe to conditions of currency in some respects similar to those which prevailed in Germany before the various states were welded into a single Empire. Already currency units are numerous enough in Europe to satisfy the greatest glutton for arithmetic. The risk of a surfeit now becomes more than imminent.

An arrangement that is preferable from all points of view is that whereby the rate of exchange stabilisation, in terms of the existing monetary unit, is frankly regarded as temporary. We might thus arrive at the stage where,

as a purely hypothetical example, Belgium might be stabilised at roughly 176 1/2 to the £, France at say 151, Italy at about 101, Spain and Switzerland at 25, and so on, each country adopting either the old ratio or an integral multiple thereof. It would then be a simple matter for the first three of these countries and for others following the plan to reinstate the gold franc or a unit of different name but the same gold content, making it equal respectively to 7, 6, 4 and other appropriate multiples of the stabilised but depreciated units. There is no need to postpone agreement upon such a step until all countries have arrived at the stage of stabilisation. A common programme could be mapped out to be followed by each country as opportunity occurred and as the wisdom of its statesmen decreed. The ultimate end however is clear, and its advantages are obvious.

Out of Europe's monetary distresses two objects should be aimed at. The first and far the more important is universal re-adoption of a common standard, at present the full gold standard or its approximate equivalent, the gold exchange standard. The second, of less but still great importance, is the simplification of currency systems. As a facility for trade, particularly between neighboring countries, uniformity of monetary units is a convenience of by no means negligible value. If this object is to be achieved, now is the moment to ensure it. It is much more difficult to abandon an adopted system than to welcome the family prodigal. Before the countries of the Latin Monetary Union finally adopt their belgas and other strange units it would be well for them to consider whether the reinstatement of the unifying gold-based franc or its equivalent should not be set as the ultimate aim of monetary policy.

The "Menace" of the Motor Car

By James Lawler

IN A recent number of one of the high-brow magazines, under a title something like the above, a banker in a small United States city writes an article which is one prolonged wail about the evils the automobile has brought on that apparently unfortunate country. He sees the United States on the brink of ruin and thousands of once prosperous families already plunged into bankruptcy. He finds that as soon as a steady-going merchant or professional man buys an automobile he seems to become intoxicated with gasoline. He loses his judgment, his sense of proportion, straightway allows his expenditures to exceed his income, and heads for the poorhouse. The disease is so virulent that once he (the banker) learns that a customer is attacked he shortens the victim's credit and warns him generally without avail, of impending disaster. On top of all this he complains that the automobile has ruined trade generally. The banker says that he knows what he is talking about, because, like Anne's mother in *Ladybug* that he himself was not exempt. He bought an automobile. The wail that he maintained his position as that he had no experience, a car was not a good thing and he had no money, and so he was no mechanic and could not work a car, the service and repair bills were frightful. His conclusion is that the only escape for the nation and the individual is to sell the car and return to horse-drawn transportation.

The banker's wail is a little more than a wail. There is no doubt that it is some extent the automobile has ruined trade, but so has the motor engine and the railway. The automobile has made a thousand times the amount of goods available to the consumer at a price less than the amount it cost. Automobiles, motor trucks, and motor engines, have changed the way of doing business, and have made it possible for the individual to do things that were impossible before. These are the same things that have made the automobile a discovery as it was not a car and not a truck and not a bus. The finding of what it was that had been in the real situation.

This banker-author might find a new large proportion of the people of North America, it seems to me, a thing must be done to handle the situation. The average farmer, a few working men, mechanics, and other people, and making machines all for the time being, for an automobile owner of one class, and it may be said it is wrong that the ordinary automobile is about as fast as a horse, it is not a horse, it is not a car, it is not a truck. And to the farmers the men and women who work in our factories and can run quality utilities and that still larger body of persons who though in some non-mechanical, riding are nevertheless mechanically inclined, and it will be seen that only far more to the people of Canada can efficiently operate a motor car than ever could take care of a horse. Our grandfathers, whether farmers or housewives, when they had got a few days ahead of the ball, thought themselves entitled to a driving horse and a buggy, and surely we, who work harder than they did and have farther to go, are entitled, under like circumstances, to a much more efficient and relatively cheaper mode of locomotion. Edison says that the horse is the least efficient motive power we employ—that he does not return more than two per cent. of the potential power in his feed. On the other hand it is a poor motor car that does not develop at least twenty-five per cent. of the potential power of the gasoline.

As our towns and cities grew, the urban driving horse became more and more of a nuisance. Each succeeding year saw the areas in which stables could be maintained more restricted by municipal by-laws. Urban dwellers were steadily being more deeply imprisoned in a maze of bricks and mortar from which the only means of escape were the railway and the tramway, both of them limited, rigid, and unsatisfactory. Today the townsman stables his car in an unobjectionable garage on the back of his lot or even in the basement of his home. Thus provided he is, in one sense, only put back in his power of getting out into the country, to the position occupied by his grand- (Continued on Page 11)



JOHN MACDONALD
President of John Macdonald and Company, Toronto, who died on December 18, in his sixty-fourth year. Mr. Macdonald was one of Toronto's most widely-known and popular citizens. He was an Honorary Governor of Toronto General Hospital, Vice-President of the Humane Society and of the Hospital for Incurables and Director of several important companies.
—Photo by International Press

Ideals of Investment

SAFETY is one characteristic of an ideal investment. Others are MARKETABILITY, the ease with which it can be sold at its fair value, and PROFITABILITY. The rate of return which the interest or dividend pays. There are numerous securities which combine these features, and we will gladly advise or discuss this matter in detail with anyone interested.

Telephone
Adelaide 8216

JOHN STARK & CO.
MEMBERS TORONTO STOCK EXCHANGE
MONTREAL CURB MARKET
ROYAL BANK BLDG.
TORONTO
Established 1870

INVESTMENT SECURITIES



FRASER, DINGMAN & COMPANY
304 BAY ST., TORONTO
Telephone Elgin 3125

SELECTED INVESTMENTS To Yield Attractive Income

Campbell, Thompson & Co.,
INVESTMENT BANKERS
293 Bay Street TORONTO

Hamilton Dairies Preferred and Common

DENMAN & CO.
LIMITED
INVESTMENT BANKERS
HAMILTON, ONT.
BRANCH: BELLEVILLE, ONT.

Stocks

Bonds Grain Cotton

A.L. HUDSON & COMPANY
ESTABLISHED 1920
TORONTO
King & Jordan Sts.
Elgin 1104.

Members
Winnipeg Grain Exchange
Chicago Board of Trade
New York Produce Exchange
Standard Stock & Mining Exchange
New York Curb Market (Active)

Timely Information

Our Management is often in a position to give timely information about current investment opportunities that may lead to a decided increase in income and greater stability of principal.

We welcome enquiries either by letter, telephone or a personal call. Why not ask for a copy of our Systematic Investment Plan?

It will be sent upon request and without obligation.

J. M. ROBINSON & SONS
Established 1889
Bankers and Brokers
Tel. Main 0382. P.O. Box 2316.
11 St. John St., Montreal.



LOBLAW GROCERIES INC.

IN SEVEN years Loblaw Groceries Company, Ltd., Toronto, Ontario, has grown from a small beginning to be an enterprise of such extensive scope and profitability that it constitutes one of the romances of recent Canadian business. Some of the fortunate men who took chances with their money in the Canadian Company in 1919 with Mr. T. P. Loblaw, promoter and President of this thriving business, two years ago once again placed their money beside his to see if the same business success could not be obtained in the United States by a rigid adherence to the business policies which had been followed in Canada. Just as with the Canadian Company it was decided that the new Company, Loblaw Groceries, Inc., would be a close corporation until the first rough road had been travelled, that is, until it had been demonstrated either that success was practicable and even likely or that the enterprise had failed. In the first case the partners in this venture were willing to put up more money to push the enterprise on to that large scale which is necessary to ensure success on the Loblaw plan; and in the case of failure they were willing to write off the money as lost. Two years have gone by and the enterprise is in a more flourishing condition than the Canadian business was at the same stage in its progress. In November the Canadian Company did a business only four times as great as that of its United States subsidiary, and for the first time the latter showed a profit over all operating expenses. In the case of most Companies that would not be anything to write home about as it would still leave the question of dividend payments to be determined by future events; but these Loblaw Companies are built on the assumption that, quality being dependable, the public will buy in the cheapest market; and that this cheap market could be given by cutting out credit losses, delivery costs, making the public serve itself, and by getting so many stores that the countless operations of tying up parcels, weighing out goods, answering questions about prices and qualities could be transferred to a central warehouse with considerable reductions in cost because of the duplication of effort saved. In the first stages of such a business the central warehouse, the distribution system, the unique accounting system and the centralized buying would be rather top-heavy for a few stores; but as the latter increase in number and daily sales per store also increase, the percentage cost of the organization steadily decreases because the total cost is distributed over a larger number of sales. It is therefore considered a promising thing by the insiders that the Company has now come to the point where it is making a small operating profit, and they are putting up more money to secure a further expansion of stores and sales per store. In the ordinary course of events the public would not know about this as Loblaw Groceries, Inc., has been a close corporation; but one of the original partners in the venture sold his stock to the public, and the effort of Mr. Loblaw to get the new shareholders to put up money along with the old now gives the public an insight into this interesting attempt to duplicate in the United States the success obtained in Ontario.

Loblaw Groceries, Inc., was formed with an authorized capitalization of \$240,000 of \$100 par value 12 per cent. preferred stock all paid up and 3,600 shares of no par value common stock split up among the holders of the preferred stock; and one million dollars of 7 per cent. prior preferred stock, of which \$360,000 has just been paid up by the original shareholders to provide for further progress by the Company. Mr. Loblaw thinks that the owners of the common stock of the United States Company should put up the new money needed until the Company has advanced to the stage where it shows a dividend fully earned on this prior preferred stock; and that if they are not willing to do this they should sell the stock for what they paid to people who will put up more money. His argument to the writer, who questioned him closely as to the reasons for his proposal, was that success could only be obtained and would be obtained by finding new money; that this was fully understood by the early holders of the shares; and that it was regrettable if the present holders of some of the shares had bought not understanding this necessity. Mr. Loblaw claimed that this method of financing was not only permissible but an excellent thing for a close corporation, as all of this 7% prior preferred stock which he had sold by this method had not cost the United States Company a cent. The mere fact that a 12% preferred stock was given to the early contributors to the venture along with a bonus in common stock is an evidence that the speculative nature of the enterprise was fully recognized and the rewards for success, if obtained, were made great in proportion to the risks involved. No one expected to get dividends on his stock for some years at the best. He could say that the progress to date more than exceeded his expectations. He himself and all the other shareholders except a few of those who had bought the stock, not understanding the situation, had purchased a good deal of this 7% prior preferred stock. The Canadian company holds 2,000 of the no par value common shares of Loblaw Groceries, Inc., and it is putting up its share of the new money now required. The 7% prior preferred stock will be offered to the general public later on when the earnings are on an assured basis. The stock will then be an investment stock. Every dollar put into the business now will not only bring the American company nearer to the point where it can pay dividends on the 7% prior preferred stock but it will give ever-increasing value to the 12% preferred stock and the common shares as well. If any holder does not put up the money he would not be taking his fair share of the load, but would be requiring the rest of the present shareholders to spend more money to make his stock of value. "I think," said Mr. Loblaw, "that under the circumstances it is only fair to ask those who are unable for any reason to put their shoulders to the load to make way for those who can. Others can easily be found to take over their holdings at the price they paid and they are ready to put up the additional money now needed as well."

Mr. Loblaw intimated that Loblaw Groceries, Inc., has now 19 stores in operation in Buffalo and Rochester. It had paid for a large central warehouse in Buffalo and had ample ground on which to expand.

WINNIPEG ELECTRIC COMPANY'S COMMON STOCK

R. J., North Bay, Ont. The course of prosperity of the Winnipeg Electric Company has shown a steady advance in the last three years. You do not say whether it is the preferred stock or the common stock in which you are interested, but I suppose that it is the common stock. 490 sales occurred on the Montreal Exchange on Friday, Dec. 10th, at 62. The stock was at one time very well regarded, fluctuating in 1916 between 91 and 110. It dropped down in 1921 to 26, advancing in that period to 48. In 1925 it fluctuated between 36 1/4 and 53 7/8. In July and August of this year the market ran from 46 1/2 to 54. You see that there is still a steady advance, the market discounting the hopes of purchasers that the increasing prosperity of the Company will lead to increasing dividends sooner or later. 2 per cent. was paid on this stock in 1925, and 2 per cent. has been paid so far in 1926. The present price is, therefore, too high if considered only with reference to present dividends. If the dividend rates were to go to 4 per cent. the present price would be justified. The statement that there is assurance that there will be appreciation with a hold of six months is too strong in my opinion. Such an increase is not unlikely but "assurance" is too strong a term. At the end of 1925 the Company showed a deficit on net and working capital of \$289,191. After paying \$220,000 in common dividends, there was only a slight surplus of \$17,554. As I say, increases in the net profits have been considerable since that time, but it is likely that the Directors of the Company will consider it wise to use part of the increase in consolidating, and strengthening the position, as well as in increasing dividends, and this is advisable. If a satisfactory arrangement can be worked out with the Winnipeg City Council with regard to a Traction Franchise a 4 per cent. dividend in 1927 might be reasonably expected.

NORTHERN RICE LAKE FUR

D. H., Palmerston, Ont. The Northern Rice Lake Fur Company, Limited, gives its address in Toronto as Box 534, Toronto, Ontario. In other words its head office is in a box, though its farm post office is at Gogama, Ontario. It states that it was incorporated under the Ontario Companies Act, June 30th, 1921, that its authorized capital is \$75,000, consisting of 7,500 shares of \$10 par value. Mr. Jack Folsabee is given as Vice President and General Manager. He states that it has a tract of land containing two thousand acres which are being used as a fur ranch and that a license has been obtained from the Government of the Province of Ontario to the Company to carry on its business in that territory. The location of the land is given rather vaguely as "being in the heart of the wilderness of Northern Ontario, Eric Township, district of Sudbury, and is known as Rice Lake."

The Company is offering the public for subscription 4,500 shares of its capital stock not previously allotted at the par value of \$10 per share. Whether the other shares were allotted for anything besides the foxes and muskrats is not stated. The money is supposed to be to build more pens for the housing of the different animals, to pay running expenses of the farm, and to erect a dam at one end of Rice Lake at an estimated cost of \$500 to control the water and so prevent the muskrats being flooded out during the high water. A 25 per cent. commission is paid. They are in error in speaking of this as "the best investment" a purchaser ever made in his life. It is more or less a gamble at the present time. It is certainly not above a speculation. There is no market for the stock beyond what a person can make for it personally. There is against it the fact, too, that whereas a success has been made of this business by many people who have gone into it and put their own capital and experience into the game, those who have established fox fur and other fur farms by the selling of stock to the public have generally failed. This enterprise may be an exception, but there is not enough information given in the document you sent me to lead one to have too much confidence in it at this stage. I think you would be better off selling your silver foxes for cash at a smaller price than by taking stock. The stock might possibly be of no value at all in the course of a year or so, and even now you could not change it into cash.

COMMERCIAL FINANCE CORPORATION

H. A. T., Wallaceburg, Ont. The Commercial Finance Corporation has undoubtedly experienced a considerable increase in volume of business during the present year, and the forthcoming annual statement should reflect this fact in larger net earnings. The company has recently changed its common shares from \$100 to no par value, which will doubtless mean the disappearance of the item of \$600,000 for goodwill shown amongst assets in previous balance sheets. I understand that the statement for 1926 will show Notes Receivable at considerably more than double the total shown in the last report. This is an indication that the outlook and prospects of the company have considerably improved, due probably to the fact that the financing of instalment notes has now become established on a firmer basis. The Commercial Finance Corporation has always pursued a conservative course and as a result has not made a very big splash, but it is now reaping the benefit of this policy. Instalment selling, well supervised, has come to stay and a great many people are realizing that it is a benefit to the salaried classes as well as an improvement on the old monthly account system as far as the merchant is concerned. It is just a question of keeping it within reasonable limits.

ALBERTA FLOUR AND SPILLERS

A. W., Brandon, Man. The order given by L. F. Clarry, Master in Chambers, at Calgary, on November 16th in the matter of the liquidation of Alberta Flour Mills Limited, appears to me to be on a reasonable basis. I think the association with Spillers and Associated Industries Limited will be very much to the advantage of the Alberta Flour Mills Shareholders. Unfortunately, I have been unable to get hold of the exact capitalization of the new Spillers Canadian Milling Company Limited in order to find out how much the parent company holds of this stock and, therefore, what proportion of the mill and equipment will be owned by the old Alberta Pacific Flour Mills shareholders and what proportion by the shareholders of Spillers Canadian Milling Company, Limited. In any case the situation will be stronger than it was in the past.

International Milling Company

7% Preferred Stock

A circular dealing with the progress of International Milling Company over a period of years has been prepared. This deals with its progress, particularly from the standpoint of earnings, assets, working capital, profit and loss surplus and reserves, all of which have shown substantial growth.

Many Canadians are interested in International Milling securities, the bulk of the preferred stock being held in Canada. The holders of the stock who have received annual statements year after year are thoroughly familiar with the fine progress made by the Company. The character of the preferred stock prompts us to draw more general attention to its investment merit.

Descriptive circular on request

A. E. AMES & CO. LIMITED

Investment Securities

53 KING STREET WEST TORONTO
TRANSPORTATION BLDG. MONTREAL
BELMONT HOUSE VICTORIA, B.C.
LONDON BLDG., VANCOUVER, B.C.
11 WALL ST., NEW YORK
GRESHAM HOUSE, OLD BROAD ST.
LONDON, E.C.2, ENG.

Business Established 1889

BONGARD & COMPANY

STOCK BROKERS and FINANCIAL AGENTS

Members Toronto Stock Exchange
Members Montreal Stock Exchange

STOCKS, BONDS and UNLISTED SECURITIES

244 Bay Street

Elgin 5381-2-3-4

Toronto

Investment Securities

CASSELLS, SON & CO.

ESTABLISHED 1877

MEMBERS TORONTO STOCK EXCHANGE

McKINNON BLDG.

:-:

TORONTO.

Municipal Bankers

BOND AND SALES CORPORATION, LIMITED

Dealers in

Canadian Government, Municipal
and "Dollar for Dollar" Bonds
CORRESPONDENCE INVITED

34 KING ST. EAST, TORONTO

Sir John Willison, Kt. LL.D.
President

Sir William Hearst, KCMG
Vice-President

Real Estate Bonds — Attractive Yields Sound Security

Few types of investment securities offer more attractive interest yields than Real Estate First Mortgage Bonds.

Secured by revenue-producing city property advantageously located to meet the constant demand for up-to-date hotel, office, store and apartment accommodation—Real Estate First Mortgage Bonds are in every respect a most desirable investment.

Our current offerings include a representative number of Bonds of this description—full particulars of which we will gladly forward you upon request.

Royal Securities Corporation LIMITED

164 St. James Street, Montreal
Toronto Winnipeg Halifax Vancouver Saint John New York Quebec

STEWART, SCULLY COMPANY LIMITED

Telephone: Adelaide 1136. Tenth Floor, Royal Bank Bldg., Toronto 2.
President, J. F. M. Stewart Manager, H. D. Scully
Secretary, N. S. Jarvis

DIRECTORS:
T. A. RUSSELL—President, Russell Motor Car Co., Ltd.,
Director, Canadian Bank of Commerce,
H. B. SMITH—President, Collingwood Shipbuilding Co., Ltd.,
Director, Canada Steamship Lines, Ltd.,
F. BARRY HAYES—President, Toronto Carpet Mfg. Co., Ltd.,
Director, Toronto General Trusts Corp.,
Government, Municipal, First Mortgage, Real Estate and Corporation Bonds

A.J. Pattison, Jr. & Co.

MEMBERS

Toronto Stock Exchange
Montreal Stock Exchange
Montreal Curb Market

Specialists Unlisted Bonds and Stocks

219 Bay Street, (Ground Floor) Toronto

Elgin: 5101-5102-5103
5104-5105-5106



Eliminate the Risk

Every investor is anxious to eliminate the risk of loss, and secure the greatest income possible.

We have a new issue of bonds which are specifically secured by collateral, which is insured against all loss by a strong and old-established British Insurance Company.

Write for descriptive circular.

HOUSSEY WOOD & CO.
LIMITED
INVESTMENT BANKERS
ROYAL BANK BLDG. TORONTO

MORROW, PLUMMER and Company

Members Toronto Stock Exchange
H. L. Plummer T. O. Grills
F. B. Porter A. D. Morrow

Information furnished regarding any investment issue. Orders executed on all the leading exchanges.

27 Melinda Street, Toronto
Cable address Telephone
Lynplum—Admorrow Elgin 5156

S. A. MARVIN R. H. SCARLETT

FLEMING & MARVIN

Established 1909

Stock and Investment Brokers

Orders Executed in all stock Markets

320 Bay Street
TORONTO CANADA

Investment Securities

J. L. Goad & Co.

LIMITED

J. Lawrence Goad,
Member Toronto Stock Exchange,
Dominion Bank Building, Toronto.
Telephone Elgin 3481.

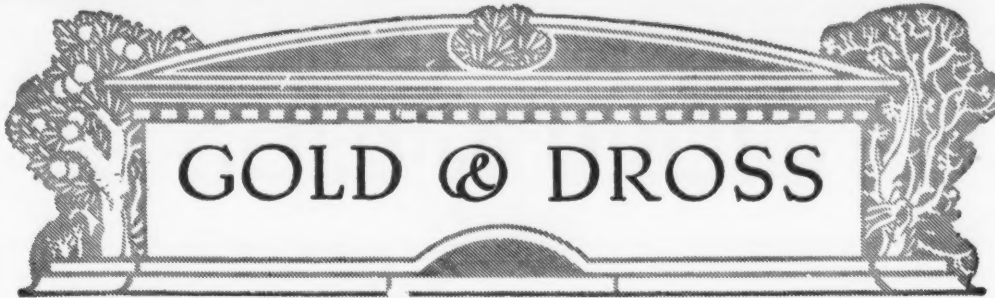
"A Merry Christmas
To Everybody!
A Happy New Year
To All The World!
And God Bless Us,
Every One!"
—From "A Christmas Carol."

UNITED BOND COMPANY LIMITED

HOWARD C. WADE,
President.

WM. BROWN,
Vice-President and Manager.

THE ROYAL TRUST & EXECUTORS AND TRUSTEES



HAMILTON UNITED THEATRES, LTD.

E. M., Hamilton, Ont. If you will consult the balance sheet of Hamilton United Theatres Limited, dated August 27th, 1926, you will notice that the net profits of \$50,825.29 for the year which was transferred to the surplus account was added to a balance of \$98,896.30 as at August 28th, 1925, making a total of \$149,721.59. From this there was deducted an adjustment of \$20,319.37 for depreciation for the year ending August 30th, 1923, and dividend 3 per cent. on preferred stock paid September 30th, 1925, \$27,576.50, leaving \$101,825.72 in the Surplus Account. Any further dividends would have to be taken from this amount. The net profit for any year is always calculated before the taking out of dividends, but generally after the deduction of interest on bonds, or reserve for depreciation, taxes, and so on. For a Company which does a cash business, the working capital position seems to be good in that there is \$58,119 cash on hand in the Bank, or a total of \$59,894 current assets as against \$19,536. The Company should be in a good position to take advantage of any increase in public prosperity to put on good drawing films and get an increased return. A note in the balance sheet says the dividends on the preferred stock had been paid to September 1st, 1924. By its own earnings statement for year ended August 27th, 1926, they are not in a position to pay a full dividend, but they should be able shortly to pay part of it on the face of the statement given. I notice among the liabilities, a deferred item called Mortgages Payable \$130,000. It may be the object of the Company to get rid of this before paying the dividend. Once they had done that it would be to the benefit of the Preferred Stock and then there would be considerable arrears to pay on that before the common stock would come in for anything. It looks like a long wait for the common stock. One cannot express an opinion as to whether they should have made a greater net profit or not because of the very large attendance which there was at Pantages all year. A large attendance cannot be judged by what one finds on certain nights of the week. If the Company could be induced to publish the number of paid admissions in the various years the theatre has been running and line up against it its various expenses for films and for other things, one would be in a better position to judge. For instance, it does not even tell what its gross earnings were in the earnings statement. That would be much better to inform the shareholders than what is given on the back of the sheet you sent me.

CAULFIELD'S DAIRY, LTD.

P. M., Toronto, Ont. As stated in the prospectus which you sent me, Caulfield's Dairy Limited was organized in May, 1924, to take over the North Toronto distributing organization, store and equipment of S. Caulfield and Sons, Limited, of Roncesvalles Avenue, Toronto. This branch has shown steady and consistent growth, and the prospectus claims that it has been on a profitable basis since inception.

The 7 per cent. cumulative preferred shares which are being offered by Cordingley, Pike and Company, 13 King St. W., Toronto, Ontario, have the advantage that under a trustee no bonds, mortgages, or any other charges, can be placed ahead of them without the consent of 60 per cent. in value of the shareholders. It is a business man's speculation of decided attractions if the brokers can back up the statements of the prospectus by showing you income and financial statements of the company from the beginning.

COMMERCIAL LIFE STOCK SOLD TOO HIGH

S. M., Spirit River, Alta. You state that you relied on SATURDAY NIGHT's opinion of the soundness of the Commercial Life Assurance Company of Canada when buying its stock. We have often expressed the opinion that the Company is in good standing and in a splendid position to share in the growing prosperity of the West. We have, however, always pointed out that when people bought the \$100 shares, whatever they paid for them they were only paying up \$10 per share. The rest of the money paid represented premium. For instance, if you paid \$45 per share of \$100, you were only paying \$10 up on each share, the \$35 remaining was premium. This was certainly excessive. We saw a recent quotation at \$15 a share bid, and around that figure we considered the stock a good buy for a long hold. The trouble is that the market price is often established by people who need the money and sell for what they can get. The Agents always look for as large an amount as the Company sets on the stock. It is, naturally, a fine thing for the Company to get this extra amount of money, but it is not fair to you.

POTPOURRI

G. M. R., Toronto, Ont. CONSOLIDATED WEST DOME LAKE has been about making ends meet, and the underground developments have shown some improvement. The company has not been able to realize sufficient profit to increase the scope of development to a point where larger tonnage could be assured. As long as the plant runs at a little over 100 tons daily capacity, about the best that may be hoped for would be to break even. In dealing with one carrying \$5 to \$10 per ton, it is usually necessary to handle up to about 200 tons daily before any substantial amount of profit may be realized. There are rumors again regarding a possible reorganization, or bond issue of limited amount, the object being to provide sufficient cash to boost the enterprise out of the present rut. I am endeavoring to find out whether these rumors have foundation in facts. APEX has only remote possibilities. If it should ever be worked, it might be expected that a reorganization would not leave much for the present shareholders.

R. G., Cochrane, Ont. LAVAL-QUEBEC is highly speculative. The company holds a big acreage, but no commercial deposits of ore have been found. The company is controlled by ARGONAUT GOLD. I would not hazard a guess as to the trend of share quotations on the open market. The property is one which warrants an exploration campaign in an effort to learn whether or not it has commercial possibilities.

"Red Jim," Carleton Place, Ont. Units in RED LAKE HEART SYNDICATE are not very attractive at this time. To pay \$10 per unit would be to place a valuation of \$200,000 on the property. The claims are situated about three miles from Howey Gold Mines, and this seems to intensify the risk involved.

F. H. D., St. John, N. B. McLEOD RED LAKE SYNDICATE is only a little prospect of questionable value. It is a misrepresentation to say that "a railway is now being built toward their property from Winnipeg." There is probably a railway being built toward St. John from Mexico, but that does not mean that it is going to be built to St.

John. There is very little work being done around Red Lake. It is recognized that Howey Gold Mines is the outstanding discovery in that section. For that reason, until Howey Gold Mines gets to work, as well as the properties located around Howey, it can scarcely be expected that the outlook will be very good for outlying claims.

R. W. D., Moncton, N. B. The price of silver is an uncertain factor in weighing the future prospects of KEELEY and CASTLE-TRETHEWEY. Under even the present quotations for silver, however, Castle-Trethewey is an attractive speculation. The range of silver quotations for the past quarter century has been from 47 to 137 cents an ounce. At the time that I am writing this summary, the quotation is at about 54 cents. Viewing the situation over a long period, I would be inclined to believe that the price of silver will not advance to any particularly high point for a long time, but that at the same time, the average may be at least equal to current quotations. You could buy Hollinger which is now yielding close to 7 per cent. annually, and which is likely to yield a higher rate later on. In addition to interest, it would not be unreasonable to expect enhancement in quotations for the shares. This is also true of McINTYRE-PORCUPINE, the yield at present being under five per cent., but with a very favorable outlook for ultimate increase in quotations.

C. J., Westmount, Que. TWIN CITY RAPID TRANSIT COMPANY common is an interesting speculation for a business man at the current market price of around 61. This compares with high and low prices respectively in 1925 of 75 1/4-58; in 1924, 66-39 1/4; 1923, 50-59. This stock is now paying dividends at the rate of 5% annually, and is thus yielding approximately 8% on the investment. Net income in the first half of 1926 increased 9 3/4% over the same period of 1925. Its earnings were equal to \$2.80 per common share compared with \$2.51 per share earned in the same period of 1925.

The "Menace" of the Motor Car

(Continued from page 9)

father. Notwithstanding this Yankee banker's dictum it may safely be averred that the people of this generation, the heirs of all the ages are not going to be pushed back into a worse place than their grandfathers.

As to the farmer, he was quick to realize that in the automobile lay the solution of many of his increasing problems. Even under old time conditions the driving horse was only partly efficient on the farm. He was handy to have in the stall when the doctor was wanted or when a piece of machinery had to be brought from town, but he was not heavy enough for the ordinary run of farm work. Then his speed on the roads of that day was six or seven miles per hour for comparatively short distances, and he demanded considerable time off for rest and feed. Now the farmer or his wife jumps into the auto, which is not more complicated than the binder, and goes to town at twenty-five miles per hour. The auto will run for many hours continuously at a high rate of speed, does not require feed and water three times a day, whether working or not, and cleaning and currying before dawn—and let no one forget that labor is one of the most expensive things on the farm.

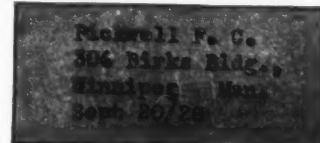
And so it comes about that the man in town or township can do his day's work in factory or field and yet do more shopping, visiting and sight-seeing after supper than he could in a whole day in the days of the roadster and buggy. One thing cannot fail to strike the observer, namely, that whatever be the virtues and vices of the automobile they are not cloistered—solitary. It is possible (though not probable) that shooting or fishing might be more economical to the individual than motoring, but the latter, unlike the others, in addition to actual savings in travelling expenses, takes in the whole family. Men return to their homes at the end of the day and, after supper, take tired wife and restless children in the car, and away for two or three hours in the open air, possibly by some lake or river, to return cooled and rested and ready for sleep. This is such a conspicuous part of the work the motor is doing that it cannot be overlooked.

All countries are feeling the benefit of the automobile, but probably none stands to gain so much from its advance as does Canada. In all countries the motor car is bringing city and country together in a way not known before, and Canada participates in the resulting advantage. But this Dominion has problems unknown to small, populous, and homogeneous communities. Canada is a country of immense distances and great diversities of topography, climate, race, and outlook. She has self-respect but lacks self-esteem, confidence, and unity. During the last two years motor cars from every province in Canada have been seen in numbers on the streets and highways of Ontario and Quebec, and cars from these central provinces have wet their wheels in the waves of the Atlantic and the Pacific oceans. Soon Maritime Province cars will be common in British Columbia and cars from the rich black lands of the prairies will be racing over the red roads of Prince Edward Island. That interchange and intercommunication is just what Canadians need to banish their wrong ideas of their fellow citizens, to give them a true conception of the greatness of their country, and to get rid of that inferiority complex which leads them to undervalue themselves and to overrate the achievements of foreign nations, not so well off nor inhabited by citizens of such a high quality as is Canada.

INFORMATION COUPON

This service is confined to yearly subscribers whose names appear on our books

Seekers after information concerning Canadian investments are requested to cut out the address label appearing on the front page of every copy of SATURDAY NIGHT going to a regular subscriber. Attach to your letter of inquiry the label which bears your name, address and the expiry date of your subscription. Send also a stamped, addressed envelope, as there is only space in SATURDAY NIGHT for answers to a small percentage of the inquiries coming to this office. As we cannot promise to print an answer if it seems to us in the public interest, please state in your letter what initials or sobriquet you would like to have us use if the reply is published. Mining inquiries should be written on separate sheets of paper. Telephone inquiries will not be answered. The address label which we ask you to cut out is similar in form to the illustration we give below.



We Offer—

Laurentian Hydro Electric, Limited

MATTHEWS & COMPANY

Limited
Bond Dealers.

255 Bay St.

TORONTO.

6 1/2% First Mortgage Sinking Fund Gold Bonds
Due June 1st, 1934
Price: 101 1/2 and Accrued Interest, to yield 6.25%.

McDougall & Cowans

(Members Montreal Stock Exchange)
(Members Montreal Curb Market)

130 St. James Street, Montreal

Branch Offices:

Halifax, Saint John, N.B., Quebec, Ottawa, Toronto, Winnipeg.
Connected by Private Wires

OSLER & HAMMOND

F. G. OSLER
H. F. MARRIOTT

G. T. CHISHOLM
H. FRANKS

Stock Brokers and Financial Agents

Members [Toronto Stock Exchange]
[Montreal Stock Exchange]

21 JORDAN STREET,

TORONTO

Our 40 years' close association with mining and mine development in Canada places at your service a reliable source of information regarding this class of investment.

ORDERS EXECUTED ON ALL EXCHANGES

JORDAN
AND
MELINDA
STREETS

A. E. Osler & Co.

TORONTO
ESTABLISHED 1886

PHONE

ELgin
3461

The Greenshields Review

A concise summary of financial and commercial conditions in the Dominion, this publication is valuable to anyone interested in the fundamental factors affecting Canadian securities.

Copies of the new issue will be mailed at your request.

Write to Dept 6

Greenshields & Co

Members Montreal Stock Exchange

Montreal: 17 St. John Street
also Mount Royal Hotel Building

TORONTO QUEBEC OTTAWA
14 King Street East 80 St. Peter Street 46 Elgin Street

Forty-Three Years of Experience Crystallized in This Booklet ---Send for a Copy

Since 1883 the investment banking house of G. A. Stimson & Co. has followed a course of strict adherence to sound investment principles. During this span of years, which carried this organization through several major and minor business and financial depressions, in which at some time or other practically every class of investment was affected, no security sold or recommended by this house failed to pay principal and interest—a record we are proud of, and one we guard zealously.

Now, as a result of almost a half century of investment experience, we are offering to the investors of Canada what we consider to be the safest and most convenient investment it has been our pleasure to offer.

This investment has all the advantages and none of the disadvantages of other high-grade investments—it is an investment trust, backed by trustee investments, and returns a full 5 1/4% for a twenty-year period.


If you would know more about this opportunity, send today for a copy of our booklet which explains the security back of this issue. You will be under no obligation to purchase.

G. A. STIMSON & CO.
LIMITED The Oldest EST. 1883
Bond House in Canada
300 BAY ST. TORONTO

Gentlemen:
Kindly send me a copy of your booklet, "The Investment Trust." I understand this places me under no obligation whatever.

Name
Address

A PURELY CANADIAN
NON-TARIFF COMPANY



**Federal Fire
Insurance Company
of Canada**

Head Office: FEDERAL BUILDING
Cor. Richmond St. W. and Sheppard St.
TORONTO

W. S. Morden, K.C., President.
Vice-Pres. Chartered Trust & Executor Co.
S. C. Tweed, 1st Vice-President.
President Ontario Equitable Life and Accident
Insurance Co.
T. S. Kerr, 2nd Vice-President
Vice-President Harvest Co. Ltd.
Harold W. Magee, Manager
George A. Gordon, Secretary
Alan Coutworth, Treasurer
Wilfrid I. Magee, Inspector

Toronto and Ontario Agencies Invited
DAILY SERVICE—SOUND PROTECTION



**LONDON &
LANCASHIRE
GUARANTEE &
ACCIDENT
INSURANCE CO.**

ALFRED WRIGHT, President
ALEX. MacLEAN, Mgr. & Secy.

HEAD OFFICE—TORONTO

ALFRED WRIGHT, President



**MERCHANTS
FIRE
INSURANCE CO.**

HEAD OFFICE, TORONTO
C. M. HORSWELL, MANAGER

**Montreal Life
Insurance Company**

Double Indemnity
Total Disability
Free Periodical Medical
Examination and Health
Service

Home Office: Montreal

**THE CANADA NATIONAL
FIRE INSURANCE COMPANY**

Head Office: Winnipeg, Man.
CANADA

**TOTAL ASSETS
\$2,792,662.00**

A CANADIAN COMPANY IN-
VESTING ITS FUNDS IN
CANADA

Application for Agencies Invited.
Toronto Office: 24 Adelaide St. W.
W. H. GEORGE
Superintendent of Agencies

**Insurance
BROKERS**

We solicit enquiries regarding
the safe and economical man-
agement of your insurance.

Wood, Fleming & Co.
Royal Bank Bldg., Toronto.

**Niagara Fire
Insurance Co.**

Incorporated 1880

Assets Dec. 31st, 1925
\$20,733,740.97

Full Canadian Deposit
Canadian Department
W. E. FINDLAY, Manager,
MONTREAL

**NORTHERN
ASSURANCE CO. Limited**

Aberdeen and London
Established 1836

FIRE — CASUALTY

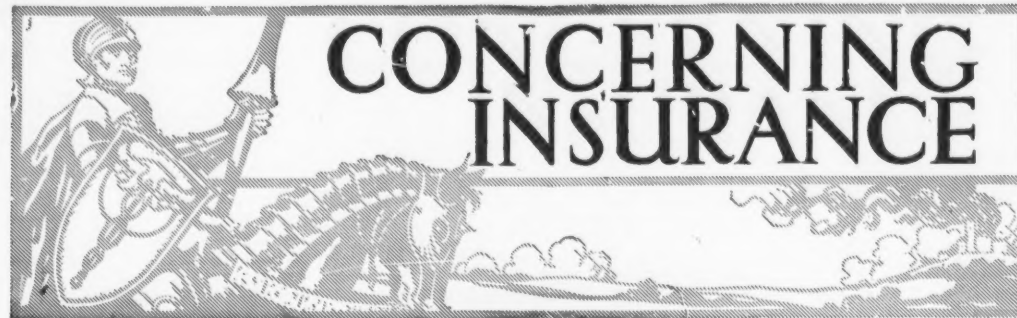
Head Office for Canada
Northern Building, St. John St.
Montreal

A. Hurry, Manager
Assets exceed \$110,000,000.



**LONDON &
LANCASHIRE
INSURANCE COMPANY
LIMITED**

Security \$59,000,000
ALFRED WRIGHT, MANAGER



Ocean's New Low Cost Burglary Policy

A COMBINED robbery and safe burglary insurance policy has recently been placed on the market by the Ocean Accident and Guarantee Corporation, Limited, which is well-designed to meet the requirements of merchants not handling large sums of money. The coverage is as follows: (1) For all loss by robbery (hold-up) of property from a custodian, limit, \$250.00; (2) For all loss by burglary of property from within any safe or vault in your premises, limit, \$250.00; (3) For damage (except by fire) to property, premises, and to all safes, furniture and fixtures within the premises caused by burglary or robbery or attempt thereof, limit, \$250.00. The maximum liability is \$500.00, and the cost of the cover is \$10.00 per annum. "Robbery" is defined as a felonious and forcible taking of property (1) by violence inflicted upon the person or persons having the actual care and custody of the property; or, (2) by putting such person or persons in fear of violence. "Burglary" means a felonious abstraction of property from within a chest, safe or vault duly closed and locked by at least one combination or time lock, by any person or persons who shall have made forcible entry therein by actual force or violence, of which force or violence there shall be visible marks on the exterior of the chest, safe or vault made by the use of tools, explosives, electricity, gas or chemicals.

Toronto Underwriters Elect Officers

AT THE annual meeting of the Life Underwriters' Association of Toronto on December 15th the following officers were elected for the coming year: Honorary President, Norman McKibbin, C.L.U.; President, G. Angus German, C.L.U.; First Vice-President, John B. Hall, C.L.U.; Second Vice-President, A. D. Anderson, C.L.U.

In reviewing the activities of the past year, the retiring president, Mr. McKibbin, announced that the Toronto association, with 309 members, had now a larger membership than at any time in its history, and enjoyed the honor of being the largest local life underwriters' association in Canada.

Mr. German, the incoming president, in taking over the reins of office, said that, with proper co-operation from the membership, the association could confidently look forward to still greater progress and to giving better service to its members, and through them to the insuring public, than ever before.

Among other speakers were the following: T. W. E. Norton, C.L.U.; William May, Jr., C.L.U.; J. J. McSwaney, C.L.U.; J. B. Hall, C.L.U.; A. D. Anderson, C.L.U.; and E. V. Chown, the Dominion Association General Secretary. An excellent musical program was rendered by Ye Old Time Village Quartette.

Companies Not After Hapsburg Life Risks

IT IS announced that Beogradska Zagrada, the most important life company in Belgrade, has refused to carry any part of a \$1,000,000 policy on the life of Archduke Albrecht stating that, "Neither we nor any other Yugo-Slav insurance company will insure a Hapsburg." It was the assassination of a Hapsburg—the Archduke Ferdinand—that provided the excuse for starting the World War.

Farmers' Union Urge Disarmament and State Insurance

A RESOLUTION of the Farmers' Union of Canada, quoted in the House of Commons at Ottawa on December 14th by J. S. Woodworth, M.P., of Winnipeg, reads as follows: "Be it resolved that we urge on our representatives in parliament to take action to ensure that Canada lead the world now by being the first country in the world to adopt complete disarmament; and with that end in view: "1. That our standing army, our navy and militia be abolished. "2. That all cadet training in schools be discontinued and that appropriations thus saved be expended in helping to provide: (1) Adequate pensions to disabled war veterans; (2) A system of state insurance



R. E. DOWSETT
Who has just been appointed Assistant Secretary of the Manufacturers Life Insurance Company, Mr. Dowsett entered the service of the company in November, 1915, after graduating from Queen's University. He was engaged in military service overseas from 1917 to 1919 and was wounded at Passchendaele. He is an Associate of the Institute of Actuaries of Great Britain, and a Fellow of the Actuarial Society of America.

against financial difficulties incidental to sickness, old age, and death, including a pension to all indigent widows and orphans and pensions to all aged people in want, so that, on reaching the age of sixty-five years, every man and woman in Canada would be in receipt of a dollar a day for life."

Insurance Covers for Movie Actresses

IT IS put this way by the company of the Independence Indemnity: "They're insuring their noses, their faces, their feet. Their gay-tripping 'toesies,' their dimples so sweet. Their legs, teeth, and eyes, trick smiles, and real curls—These cautious and clever young cinema girls. O'er such competition one danger must hover—They'll soon find they've nothing worth while left to cover."

November Big Month for Dominion Life

SIXTY-SIX per cent. increase over November of last year is the record found in The Dominion Life Assurance Company's business report for the past month. The actual volume reported for November of this year by this Company was \$2,611,000. This tremendous increase for November makes the Dominion Life's increase for the year to date 25% over the same eleven months of last year.

The increase for November was in large measure due to a special campaign held during the month in honor of Ford S. Kumpf, the company's vice-president and managing director, on the occasion of his birthday and the completion of twenty-five years of his service with the company.

In this the Toronto office led Canada in volume of business.

The Family Budget—What it is and What It Does

THIS is the theme of the fourth annual Scholarship Essay Contest of the Union Trust Co. of Detroit. Last year the subject was "The Advantages of Life Insurance," and the contest aroused considerable interest in life insurance circles. Copies of the winning essays may be obtained from the trust company. All public and parochial high school seniors in Greater Detroit are eligible to write in these contests. Essays are limited to 2000 words. There are five \$1,000 scholarships, and winners may attend any standard college. The object of the trust company is announced as two-fold—to further the cause of higher education by assisting worthy students to pursue a college career which might not otherwise be within their reach; and also to promote on the part of the younger generation a greater interest in and knowledge of various economic subjects. At a recent dinner given to school principals and other educationalists by the trust company to launch the contest, Dr. Clarence Cook Little, president of the University of Michigan, spoke in part as follows: "Education is not book learning; I have seen many college men who were not educated. And I have seen others who had no more than grammar school education who had learned so to react to the experiences of life that when they were called upon to meet opportunity and duty they pro-

duced the goods. Recognition of an obligation to society is real education, a reaction to life that carries one out of himself. If schooling does not develop a real self and the will to use that self in the obligation to society, the schooling is a failure. Our education has fallen into the way of surrounding individuals with a great padding of luxuries which consume their time and thought. We have departed far from the ideals of the founders of this nation.

"America to-day is big, fat, snug, and hated by the rest of the world—and we here to-night are Americans. The pioneers of 150 years ago were isolated, shut in by wilderness, and deserts. But they held fast to the ideal of the service of the individual to the whole of society.

"We, to-day, need new pioneers to cross the spiritual seas and deserts that have grown up in the life of the nation, to win and hold the only safety for any nation, the security of its spiritual life."

INSURANCE INQUIRIES

A. L. Kitchener, Ont.: Of the companies whose names appear on the list submitted, the following are regularly licensed and maintain assets in this country in excess of their liabilities here, and are accordingly safe to insure with for the kind of insurance transacted: Merchants' Fire Assurance Corp., New York; Wellington Fire Insurance Co., Toronto; Pacific Fire Insurance Co., New York; Stuyvesant Insurance Co., New York; National-Ben Franklin Insurance Co., Toronto; Dominion Fire Insurance Co., Toronto; Gore District Mutual Fire Insurance Co., Galt; Waterloo Mutual Fire Insurance Co., Waterloo; American Lloyds Ins. Co., New York; Provincial Insurance Co. Ltd., of England, Montreal; Cornhill Insurance Co., London, England; Laurier Insurance Co., Montreal; Millers National Insurance Co., Chicago; Toronto Casualty Fire & Marine Ins. Co., Toronto; Baloise Fire Ins. Co. of Switzerland; Travellers Indemnity Co., Hartford, Conn.; Economical Mutual Fire Ins. Co., Kitchener; Niagara Fire Ins. Co., New York; Ocean Accident & Guarantee Corp., London, Eng.; Lloyd's, London, are not licensed in Canada and have no Government deposit here for the protection of Canadian policyholders. We advise insuring with licensed companies only.

W. T. Timmins, Ont.: We do not advise the purchase of the stock of new insurance companies at a heavy premium in proportion to the amount paid up on the stock. Therefore we cannot recommend Empire Life stock at the price asked to anyone looking for a return in the near future which will yield a satisfactory rate of interest on the amount invested. When buying at \$45 a share, as you say, you are getting one share of the par value of \$100, which you are buying at \$135, that is, at a premium of \$35, and when you have paid the \$45 you will have one share paid up to the extent of \$10, the rest of the \$45 being the premium. As it is not anticipated that a further call will be made, you are paying \$45 for a paid up value of \$10, or at the rate of 450 per cent. When dividends are eventually paid, they will be paid on the \$10 per share and not on the \$45 per share, and the rate you would have to receive on the \$10 to give a satisfactory return on the \$45, the amount of the investment per share, is something which in the ordinary course is not to be expected for many

CALIFORNIA FOR WINTER!

Go to California and enjoy yourself. Summer sun, summer climate every day of the winter. New sights to see—famous canyons to explore, awesome deserts to traverse and luxuriant fruit groves and tropical vegetation everywhere. Something doing all the time—surf bathing, swimming, motor-boating, yachting, tennis, golf, riding—and every other summer sport you can imagine, with comfortably luxurious accommodation at hundreds of hotel resorts. On your way to California—or returning—visit the North Pacific Coast. Stop off at Vancouver and Victoria. Winter there is like spring and you can comfortably enjoy the scenic grandeur that in this part of the country easily dwarfs the Alps for absolute beauty.

Make the trip to California this winter—see the unforgettable sights of the North Pacific Coast. All information, illustrated literature and fares gladly supplied by any agent of the Canadian National Railways.

EMPLOYERS:

You can help here. With no outlay on your part and a minimum of trouble you can help your employees to properly protect those dependent on them with adequate life assurance.

You merely deduct a fixed amount monthly and deposit it to the credit of the employee with the company.


Send for our booklet "Salary Savings Plan."
A protected employee is a better employee.

**SUN LIFE ASSURANCE
COMPANY OF CANADA**
HEAD OFFICE MONTREAL



THIS little book is a mine of information—not only to those wishing to know something about life insurance, but also to those seeking a guide to the safe and profitable investment of savings.

A free copy can be obtained from



The Great-West Life Assurance Company, Winnipeg.
Please send me free copy of booklet 'Common Questions Briefly Answered.'

Name _____
Address _____
37 _____

Metropolitan Life Insurance Co.

The Company's Canadian Head Office is in Ottawa where its Canadian business east of the Rockies is transacted. Canadian premiums are received, Canadian policies issued and Canadian claims paid in Ottawa.

Business Written in Canada in 1925: \$165,123,047
More than that of any other company.
Insurance in force in Canada end of 1925: \$633,544,780
Largest amount in force in Canada in any company.
Policies held by Canadians, end of 1925: 2,219,742
Largest number in force in any company in Canada.
Paid Canadian Policyholders in 1925: \$ 8,540,178
Investments in Canada, at end of 1925: \$125,150,919
Invested in Canadian Government and Municipal Bonds: \$ 86,743,283

Canadian Head Office
Ottawa, Canada.

The MONARCH LIFE ASSURANCE COMPANY

Furnishes Education For Children.
Makes Happy Homes.
Provides Comfort in Old Age.
Protects Business Credits.
Offices in principal Canadian Cities.

The Protective Association of Canada

ACCIDENT AND SICKNESS INSURANCE CO.
HEAD OFFICE: GRANBY, QUE.

The Only Purely Canadian Company

Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.

Agents in all Principal Cities and Towns in Canada.
J. G. FULLER, Secy., Asst. Mgr.



Our Safe Insurance Policy covers damage to safe as well as loss of contents. Write

FIDELITY

INSURANCE COMPANY OF CANADA
A. E. KIRKPATRICK, President,
36 Toronto Street TORONTO

The NORTHERN LIFE ASSURANCE COMPANY OF CANADA

Good insurance salesmen can always find a place with our growing organization. Write for full particulars.

HEAD OFFICE LONDON, ONTARIO

MERCHANTS CASUALTY INSURANCE COMPANY

HEAD OFFICE — WATERLOO, ONT.
OPERATING UNDER DOMINION CHARTER

SPECIALIZING IN
ACCIDENT — SICKNESS — AUTOMOBILE
INSURANCE
APPLICATIONS FOR AGENCIES INVITED
LIBERAL CONTRACTS

The Ocean Accident & Guarantee Corporation, Limited
 Canadian Head Office:
 Federal Building, Richmond & Sheppard Streets, TORONTO
 Accident, Sickness, Liability, Automobile, Plate Glass, Burglary,
 Guarantee Bonds, Fire, Boiler, Electrical Machinery.
J. A. MINGAY, Manager for Canada
 Applications for Agencies Invited

THE Employers' Liability Assurance Corporation, Limited
 of London, England
 Montreal
 Toronto
 Automobile, Accident, Sickness, Liability, Guarantee Bonds,
 Plate Glass, Burglary, Boiler and Fire.
C. W. I. WOODLAND, General Manager
 For Canada and Newfoundland
 APPLICATION FOR AGENCIES INVITED
 Branches: Winnipeg Calgary Vancouver London Ottawa

The Casualty Company of Canada
 HEAD OFFICE TORONTO
 Automobile, Plate Glass, Burglary, Fire, Guarantee,
 Accident and Sickness Insurance
 We invite agency correspondence.
 COL. A. E. GOODERHAM President. A. W. EASTMURE Managing Director.

Dominion of Canada GUARANTEE AND ACCIDENT Insurance Company
 HEAD OFFICE, TORONTO
 We Write
 All forms of Casualty Insurance,
 Also Fire and Life
 Branches: Halifax, St. John, Montreal, Ottawa, London,
 Winnipeg, Calgary, Vancouver.
 COL. A. E. GOODERHAM President. C. A. WITHERS Vice-Pres. & Man. Director

ROSSIA OF COPENHAGEN
 DENMARK
 J. H. RIDDEL, Head Office for Canada, E. C. G. JOHNSON, Asst. Manager
 Manager, TORONTO
REED, SHAW & McNAUGHT,
 64 WELLINGTON ST. WEST
 ONTARIO PROVINCIAL AGENTS

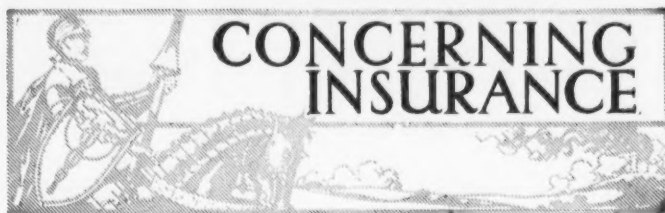
THE General Accident Assurance Co. of Canada
 Insurance that Really Insures
 Automobile, Burglary, Plate Glass, Boiler, Electrical
 Machinery, Guarantee, Accident, Sickness, Liability,
 (all lines), Fire, Hail, Explosion and Sprinkler Leakage
Thos. H. Hall Managing Director. **W. A. Barrington,** Manager

PRUDENTIAL Assurance Company Limited, of London, England
 LICENSED FOR FIRE INSURANCE IN CANADA
 ASSETS EXCEED \$850,000,000
 Largest Composite Office in the World. Applications for Agencies Invited.
 Head Office for Canada: 10 St. John St., MONTREAL
 Kenneth Thom, Manager for Canada
 North West Branch: Huron & Erie Bldg., WINNIPEG
 Fred W. Pace, Branch Manager.
 Toronto Agents: Messrs. Parkes, McVittie & Shaw, Confederation Life Bldg.

Union Insurance Society of Canton, Limited
 CANADIAN HEAD OFFICE
 TORONTO
COLIN E. SWORD, Manager for Canada
 A British Company Established in 1835 by British Merchants of the Far East.

PATRIOTIC ASSURANCE COMPANY LIMITED
 HEAD OFFICE FOR CANADA
 TORONTO
 (FIRE INSURANCE)
 AGENTS WANTED
 LYMAN ROOT, MANAGER FOR CANADA. ROBERT LYNCH STAILING, ASSISTANT MANAGER.

NORWICH UNION FIRE INSURANCE SOCIETY LIMITED
 FIRE INSURANCE ACCIDENT and SICKNESS
 EMPLOYERS' LIABILITY PLATE GLASS
 AUTOMOBILE, BURGLARY and GUARANTEE
 Head Office for Canada
 Norwich Union Building, 12 Wellington Street East, Toronto.
 John B. Laidlaw, Manager



CONCERNING INSURANCE

years. The company is making progress and is safe to insure with, but we do not advise buying its stock at the price asked.

G. H. Scapa, Alta.: If you have a policy with the Commercial Life Assurance Co. of Canada, and have made two premium payments on it, we advise you to hang on to it, as it would mean a loss to you to give it up or to replace it with a policy in another company. In the latter event, it would be the agent only who would make anything out of the change, as he would get a rake-off in the way of a commission for switching the business. If you will send us particulars as to the kind of policy you have, whether it is a whole life, 20-pay life or endowment, par or non-par, etc., we may be able to further advise you as to its fitness for your requirements, but in the meantime do not drop your insurance with the company. At the end of 1925 the assets of the Commercial Life totaled \$502,719, while the total liabilities except capital were \$418,187, showing a surplus as regards protection of policyholders of \$84,532. The paid up capital is \$109,715. Policyholders are amply protected, and the company is making steady progress.

H. M. Oshawa, Ont.: We would not advise selling a Province of Ontario 1948 Bond in order to buy stock in a new insurance company at a substantial premium. It takes a good many years to establish a new company and bring it to the dividend-paying stage even in the case of the best-managed new companies, and then a good many more years before you get a return commensurate with the amount you have to pay for the stock in the first place. You must remember that when you buy a share of the par value of \$100 for \$125, with a payment down of \$35, \$10 on stock and \$25 premium on stock, you will have one share of the par value of \$100 paid up to the extent of \$10, leaving a liability to further call of \$90. As it is not anticipated that a further call will be made, you are paying \$35 for a share of the paid up value of \$10, or at the rate of 350 per cent. When dividends are eventually paid, they will be paid on the \$10 and not on the \$35, and the rate you would have to receive on the \$10 to give a satisfactory return on the \$35, the amount of your investment per share, is something which in our opinion is not to be expected for many years.

P. L. St. John, N. B.: The Lancashire and General Assurance Co., Limited, of London, Eng., is not licensed to do business in Canada, and agents and brokers who are solicited by way of the mails to place business with it through outside insurance firms will be well-advised not to do so. Though its name has a somewhat similar sound, it has no connection whatever with the old-established and powerful London and Lancashire Insurance Co., Limited, which is regularly licensed in Canada and which, of course, is safe to insure with. With regard to the Lancashire and General, we note that a number of complaints have recently been voiced in England about the way in which it has dealt with the claims of certain policyholders. Several cases have been given in London "Truth". It would appear that the company is in anything but a healthy condition. In August last the company and its managing director were summoned by the Board of Trade and fined for default in filing returns. A well-known firm of accountants has since been called in to audit the returns for 1925. If the results are made public we shall likely refer to the matter again.

B. D. Victoria, B. C.: The shares of the Canada National Fire Insurance Co., with head office at Winnipeg, are \$100 shares fully paid. The most recent quotation we have is around \$25 bid and \$27 or \$28 asked. No dividend has been paid for several years, no doubt because the position of the company as shown by Government returns would not make such payment permissible. While the gross assets as at December 31, 1925, are shown as \$2,828,986.49, of this amount \$220,065.47, are non-admitted assets, making the admitted assets \$2,608,921.02. The total liabilities except capital were \$1,347,695.04. To ascertain the position with regard to the shareholders, the amount of the paid up capital must be added to the other liabilities. The amount of the paid up capital is \$1,894,008.78. Adding this amount to the other liabilities makes the total liabilities including

paid up capital, \$3,155,234.76. While the admitted assets total \$2,608,921.02, as shown above. There is accordingly a deficit or impairment shown at December 31, 1925, of \$546,313.74. At the end of 1924 the amount of the impairment as shown by Government returns was \$501,870.67, so that it increased during 1925 by \$44,443.07, according to Government figures. Until the existing impairment is made up, no dividends on capital are permissible under the Insurance Act. There is no question, of course, about the company being safe to insure with, as it has a surplus so far as policyholders are concerned of \$1,347,695.04, as we have already pointed out. There is no doubt in our mind, either, that under expert insurance management the company could soon be placed in a position to resume payment of dividends to shareholders. This is a matter which rests in the hands of the shareholders themselves and of the directors whom they elect to administer the affairs of the company.

H. J. Montreal, Que.: There is something in the suggestion that one tariff association in Canada, taking in all classes of insurance except life, would be an improvement on the present scheme of separate associations for different classes of insurance, with divided authority and duplicate overhead expenses. There is certainly more reason for such a move now than there was some years ago, in view of the fact that fire, casualty and automobile coverages are so much interwoven together anyway. Fire companies are going in for casualty lines in increasing numbers, while casualty companies are meeting the competition by taking up fire insurance. With one tariff association, a company would have to be either tariff or non-tariff in all departments. It could not be half one thing and half another; that is, it could not be tariff in its fire department and non-tariff in its automobile or casualty department, as is the case to-day. There will likely always be non-tariff companies, as there is no reason why a company should not have the right to operate without belonging to the tariff association if it feels like it so long as the safety of the insuring public is not endangered thereby. But there is sound sense in the argument that a company should be either tariff or non-tariff all the way through and not a mixture of both. The establishment of one association, to take in both fire and casualty insurance, would bring this about.

R. L. Newmarket, Ont.: Monarch Accident Insurance Co. has been in business since 1901 and is regularly licensed in Canada for accident and sickness insurance. It has a deposit with the Government at Ottawa of \$52,662. It limits its policyholders to members of the Masonic order. Its policies cover accident, sickness and accidental death. Accident benefits—1 day to 2 years; sickness benefits—1 day to 15 months. On the non-cancellable basis, the policies remain in full benefit until age 70, provided the premiums are paid when due, unless in the meantime there is payment for one of the specific losses. Its liability under one accident claim or one sickness is limited, as already noted. The company is safe to insure with.

DON'T FORGET THE STRAW HAT
 It's train time now—pack up—get ready for Florida—the neighbors will look after the cat—The social season is on in Florida—the amusements are at their height. Florida is a winter rendezvous where you may enjoy summery pastimes to your heart's content—swimming, yachting, fishing, tennis—or just plain loafing.
 An enchanted land, it seems, with its wonderful climate—its wondrous sights—its charming and hospitable people.
 Your fondest dreams of a tropical winter will be exceeded when you visit Florida this year.
 From Jacksonville to the Mexican Border the multitude of Gulf Coast resorts will help to make your holiday perfect—or there are boarding houses or homey bungalows to suit your pocketbook.
 Any agent of the Canadian National Railway will gladly help you arrange your itinerary, besides giving you all other information you may require.

INFORMATION COUPON

This Service is confined to yearly Subscribers whose names appear on our books

The subscriber can avail himself of the service given on this page under the heading, "Insurance inquiries," by cutting out the address label which appears on the front page of every copy of Saturday Night going to a regular subscriber, and sending it along with his inquiry.

The Mount Royal Assurance Co.
 Total Assets \$2,200,000
 Capital and Surplus of assets over all liabilities 1,284,356
 Total Losses Paid 7,700,000
Head Offices: 17 St. John Street, Montreal
 P. J. Perrin, Vice-President & General Manager.
 H. C. Bourne, Asst. Gen. Manager and Secretary.
 H. H. York, Inspector for Ontario.
 J. A. Macdonald, Inspector for Ontario.
 GENERAL AGENTS

Shaw & Begg, Limited Toronto, Ont.
 C. H. McFadyen & Co., Limited Winnipeg, Man.
 Butler Byers Bros., Limited Saskatoon, Sask.
 James O. Miller & Co., Limited Calgary, Alta.
 Central Agencies, Limited Truro, N.S.
 Macnam & Foster St. John, N.B.
 Dale & Co., Limited St. John's, Nfld.
 British Columbia Branch, F. A. Burgess, Manager Vancouver, B.C.
 Applications for Agencies in Unrepresented Districts Invited.

NEW YORK UNDERWRITERS INSURANCE COMPANY
 CAPITAL—FULLY PAID \$2,000,000 ASSETS, \$5,000,000
A. & J. H. STODDART, General Agents
100 WILLIAM STREET NEW YORK CITY
 RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA
 H. A. JOSELYN, SUPERINTENDENT FOR CANADA—TORONTO

PROVINCIAL AGENTS
 MURPHY, LOVE, HAMILTON, and BASCOM, TORONTO
 MURPHY, LOVE, HAMILTON and BASCOM
 R. Y. HUNTER, Resident Partner, MONTREAL
 OSLER, HAMMOND and NANTON, Ltd., WINNIPEG
 ALFRED J. BELL & CO., Ltd., HALIFAX, N. S.
 WHITE & CALKIN, ST. JOHN, N. B.

NORTHWESTERN MUTUAL FIRE ASSOCIATION
 SEATTLE, WASHINGTON.
HEAD OFFICE FOR CANADA, HAMILTON, ONTARIO.

Writing Fire Insurance at Cost
 Assets \$3,118,764.07
 ALL POLICIES DIVIDEND PAYING AND NON-ASSESSABLE
 BRANCH OFFICES:
 Toronto, Ottawa, Vancouver, Victoria, Edmonton, Saskatoon, Winnipeg,
 Montreal, St. John, Halifax and Charlottetown.

EXCELSIOR INSURANCE LIFE COMPANY
 A STRONG CANADIAN COMPANY
 Head Office: Toronto, Canada.

CANADIAN APPRAISAL COMPANY LIMITED
 The Pioneer Appraisal Organization of Canada
 Established 1905

DURING the past twenty years we have appraised some SIX THOUSAND properties, all within the Dominion of Canada. The largest plants in every line of industry are included in our list of clients.

Correspondence Invited.
 TORONTO MONTREAL NEW YORK LONDON, ENG.

ASSETS EXCEED \$98,000,000.
EAGLE STAR & BRITISH DOMINIONS INSURANCE COMPANY LTD
 OF LONDON, ENGLAND
 J. H. RIDDEL, Head Office for Canada, E. C. G. JOHNSON, Asst. Manager
 Manager, TORONTO
 DALE & CO., LTD., General Agents, Toronto, Montreal, Halifax

The Independent Order of Foresters
 Organized 1874
 Issues Twenty Pay Life, Twenty Year Endowment, Health and Accident, Family Protection, Old Age Benefit, Whole Life, and Juvenile Benefit Policies.
 Paid in Life Insurance Benefits since Organization \$87,000,000
HEAD OFFICE - TORONTO, CANADA

British Northwestern Fire Insurance Company
 SECURITY EXCEEDS \$98,000,000
 Applications for agencies invited
 J. H. RIDDEL, Head Office for Canada, E. C. G. JOHNSON, Asst. Manager
 Managing Director, TORONTO

85% OF THE INVESTMENTS OF THE COMMERCIAL LIFE
 are in Government and Municipal Bonds and School Debentures on which there has never been a loss on principal or interest.
 Representation wanted in all districts throughout Canada and Saskatchewan.
 Address: Head Office, Edmonton, Alberta
 or Thomas Murphy, Manager, Canada Bldg., Saskatoon, Sask.
 or John Nelson, Manager, Merchants Bldg., Regina, Sask.

St. LAWRENCE UNDERWRITERS' AGENCY
 FIRE and AUTOMOBILE INSURANCE
HEAD OFFICE - TORONTO
F. M. BLACK & CO.
 Financial Agents
 805 Electric Highway Chambers
 WINNIPEG, MAN.
 Cable Address: West-304, Winnipeg
 We Offer a Western Canada Service
 Correspondence Invited

CENTRAL CANADA

LOAN AND SAVINGS COMPANY

Quarterly Dividend and Bonus

Notice is hereby given that a **Quarterly Dividend of Three per cent. (3%)** for the three months ending December 31st, 1926, has been declared upon the Capital Stock of this Institution, together with a

Special Bonus of Eight per cent. (8%) for the year 1926

making a total dividend distribution of twenty per cent. (20%) for the year. Both the dividend and bonus will be payable at the offices of the Company, Toronto, on and after Monday, the 3rd day of January, 1927.

The Transfer Books will be closed from the 16th to the 31st of December, both days inclusive.

By order of the Board,
G. A. MORROW,
Managing Director.

Union Trust Company

DIVIDEND No. 78

Notice is hereby given that a dividend of 1 1/2 per cent. has been declared upon the Capital Stock of this Company, payable January 3rd, 1927, for the three months ending December 31st, 1926.

The transfer books of the Company will be closed from December 21st, 1926, to January 2nd, 1927, both days inclusive.

By order of the Board,
C. D. HENDERSON,
General Manager,
Toronto, December 9th, 1926.

Canada Cement Company, Limited

ORDINARY SHAREHOLDERS

DIVIDEND No. 43

NOTICE IS HEREBY GIVEN that a dividend of 1 1/2 per cent. for the three months ending December 31st, 1926, being at the rate of 4 1/2 per cent. on the paid up Ordinary Stock of this Company has been declared and that the same will be paid on the 15th day of January next to Ordinary Shareholders of record at the close of business December 31st, 1926.

H. L. DOHLE, Secretary,
Montreal, December 16th, 1926.

THE Consolidated Mining & Smelting Company of Canada, Limited

DIVIDEND No. 45

NOTICE IS HEREBY GIVEN that a dividend of Five Per Cent. (5%) on the paid-up Capital Stock of the Company for the six months ending December 31st, 1926, and a Bonus of Five Dollars (\$5.00) per share, have this day been declared payable on the 15th January, 1927, to shareholders of record at the close of business on the 31st day of December, 1926.

By Order of the Board,
J. E. RILEY,
Secretary,
Montreal, Dec. 14th, 1926.

PROVINCIAL PAPER MILLS LIMITED

DIVIDEND NOTICE

Notice is hereby given that Dividends have been declared by PROVINCIAL PAPER MILLS LIMITED, as follows:

Regular Quarterly Dividend 1 1/4% on Preferred Stock.
Regular Quarterly Dividend 1 1/4% on Common Stock.
Special Dividend 1% on Common Stock.

All payable January 3rd, 1927, to Shareholders of record as at close of business December 15th, 1926.

(Signed) W. S. BARBER,
Secretary.

The Bell Telephone Co. of Canada

NOTICE OF DIVIDEND

A dividend of two per cent. (2%) has been declared payable on the 15th January, 1927, to shareholders of record at the close of business on the 23rd December, 1926.

W. H. BLACK,
Secretary-Treasurer,
Montreal, 24th Nov., 1926.

Why Power Securities Enjoy High Favor

Canadian power companies are prosperous and are looking to futures of even greater prosperity. That is because they constitute an essential industry which will automatically expand to keep pace with population growth and higher standards of living.

Avon River Power Co. Limited

First Mortgage 5 1/4% Gold Bonds
\$98.50 and interest
To Yield 5.60%

Descriptive circulars furnished on request.

Members:
Montreal Stock Exchange
Toronto Stock Exchange

JOHNSTON AND WARD

British American Bank Note Company, Limited

(Incorporated 1886)

Head Office: Ottawa, Ontario.

Engravers of Bank Notes, Bonds, Stock Certificates, Postage and Revenue Stamps and all Monetary Documents.

Municipal Debentures a Specialty.
Branches:
Toronto Montreal Halifax

Quinte and Trent Valley Power Co.

Preferred Stock
\$99 and accrued dividends
To Yield 7%

Descriptive circulars furnished on request.

Members:
Montreal Stock Exchange
Toronto Stock Exchange

JOHNSTON AND WARD

14 King St. E., Toronto.



United Farmers' Co-operative Cuts Capital Stock

TO OFFSET impairment of capital stock that has resulted in reducing net assets of the company to \$370,642, shareholders of the United Farmers' Co-operative Company, Limited, at their annual meeting in Toronto last week, adopted a resolution to reduce the capital of the company, which is \$1,250,000 par value, to a sum not less than \$335,616, and to cancel a block of 29,471 shares out of a total of 50,000 and change others. After prolonged discussion this was carried by a vote of 157 to 17.

President Harry A. Gilroy explained that the authorized capital was \$1,250,000, divided into 50,000 shares of \$25 par value. He said that 47,792 of these shares had been sold to shareholders for \$1,194,800, on account of which \$875,642 had been paid to the company, the sum of \$319,157 being still unpaid. On the other hand, however, he pointed out the capital stock of the company had been so impaired that the assets of the company, according to the report of the auditors, now amounted to only \$370,642. The new stock would have no par value.

Mr. Gilroy said that the company had been organized at a time when prices were inflated. There had been disappointments. Some members of the staff had proven unsatisfactory. Some lines of business engaged in had proven unprofitable. "The old deficit which is still outstanding," he said, "on our books like a blot, and it would take us years to wipe it off, unless we do it by securing supplementary letters patent, under the Ontario Companies Act in accordance with the proposal I am submitting."

Fifty-seven per cent. of the 21,000 shareholders had stock that was only partly paid up and the company was holding their notes for the balance, he said. These notes were in danger of being outlawed. Those who had given the notes were in many cases now unable to pay the amounts owing and they were a matter of disquietude to them. The shares could not be transferred until they were paid up in full.

The effect of the proposal, he said, was to wipe out the unpaid value of the shares and issue stock equal to the amounts actually paid in.

The report of H. B. Clemes, general manager, showed that there had been a net trading profit for all departments of \$60,800, plus commodity dividends earned for cream shippers of \$79,471; returns to egg shippers of \$30,000 and a reserve set aside for grain shippers of \$1,959, a total of \$172,231 earned for distribution among the farmers of Ontario. Mr. Clemes explained the varied operations carried out in the building at Duke Street, and gave statistics showing the amount of business transacted there. In concluding he spoke in optimistic tone about prospects for the future which, he declared, had never been more bright.

Better Showing by Canadian Car

ALTHOUGH dividends were not earned, profits of the Canadian Car and Foundry Company, Limited, were nearly three times as large in the fiscal year ended September 30, 1926, as in the preceding year, amounting to \$714,825 as compared with \$256,388. Interest earned was \$132,088, as against \$232,484, bringing the total distributable earnings to \$846,914, as compared with \$488,878. As in 1924-25, the depreciation write-off was \$402,000. Interest payments required only \$385,054 as compared with \$416,644, these deductions leaving a credit balance of \$59,860, as compared with a deficit of \$329,772 the preceding year. Payment of the usual dividends on the 7 per cent. cumulative preferred stock created a debit balance of \$465,140 for the year, this reducing the balance standing of credit of profit and loss to \$2,190,209 from \$2,655,349.

The report shows that there is a much larger carry-over of business this year than last, and that the company is in the enviable position of having ample working capital to carry out necessary financial operations, such as bond retirement and provision for retirement of scrip in such a period. The President is decidedly hopeful as regards the future, and with no arrears of dividends to consider, with funded debt materially reduced, with only a little more than half a million of scrip to retire a year hence, and with over four millions of working capital, the company has probably never been in a better position to take advantage of a period of prosperity.

McKinnon Industries Maintains Good Position

ALTHOUGH the gross sales of McKinnon Industries, Limited, for the fiscal year ending September 30, 1926, were higher by about \$500,000 than those of the previous year, gross profits declined from \$420,253 to \$402,820 owing to the smaller margin of profit obtainable. From gross profits the following appropriations were made: Depreciation, \$168,703; taxes, \$22,135; interest on 6 1/2 per cent. mortgage and collateral trust bonds, \$65,000; and dividends on preference stock, \$70,000, leaving the surplus from the year's operations at \$78,981.

The balance sheet indicates total assets of \$3,678,926. Land, buildings and equipments, less depreciation reserve, are valued at \$2,069,661. Deferred charges are shown at \$40,389, and good-will is entered at \$1.

Working capital stands at \$1,114,382. Cash on hand amounts to \$284,356; deposited with trustee, \$2,537. Receivables, less reserve, \$352,558, and inventories \$687,704, making total current assets of \$1,327,157. Against this the company has current liabilities of \$212,775.

On the liability side there is a contingent liability of \$100,000, for claim of taxes by the United States Government against a subsidiary company. Funded indebtedness is shown at \$1,000,000, and surplus at \$78,982. Preferred capital issued amounts to \$1,000,000, and the 50,000 shares of no par value common stock are valued in the balance sheet at \$1,287,170.

President B. W. Burtzell makes the following statement: "While the company's business was dislocated to some extent last summer by changes in the tariff, the company still continues in strong financial position. During the past year the Canadian business of J. H. Williams and Co. was purchased. This company was engaged in the manufacture of tools and drop forgings, which products fitted in very nicely with our own hardware division. The wisdom of acquiring the Williams Company is quite apparent in the results of the operations of the hardware and drop forge divisions for the year.

"The sales at our Buffalo plants were decreased considerably, but the sales at our St. Catharines plants were increased to a greater degree, with the result that the total sales for the year were about \$500,000 greater than for the year preceding."

Larger Profits for Huronian Belt Company

NET profits amounting to £60,583 are shown in the annual report of Huronian Belt Company, Limited, for the year ending June 30, 1926. This figure compares with £21,128 for the previous year and £51,508 for the year ending June 30, 1924. The appropriation account, after transferring the profit for the year, shows an available balance of £94,889, from which sum a proposed dividend of 4s per share has to be deducted, leaving £54,889 to be carried forward to the credit of this account, compared with £35,890 under this head last year.

The directors' report reviews the last annual reports of Keeley Silver Mines and Vipond Consolidated, while reference is also made to the various interests of the company, including Canadian Lorrain Silver Mines, Limited; Keeley Extension Mines, Limited; Pioneer Mining Corporation, W. J. Nine Silver Mines, Limited, as well as the operations in Northwestern Quebec and the Michipicoten district.

The shareholders were advised that the results from the year's work were considered satisfactory, the company having opened up both on its own account and jointly with the Pioneer Mining Corporation, Ltd., several properties of considerable promise.

USE "THE NATIONAL"

Travellers to Winnipeg and points west have preferred "The National" since its initial run. Those who are taking the trip for the first time are well advised to commence their journey right by travelling "National." Splendid service, a fast, interesting trip and convenient hours of departure are a few reasons for "The National's" popularity. "The National" leaves Toronto nightly at 9:00 p.m., arriving at Winnipeg 10:00 a.m. the second morning. Connections are made at Winnipeg for all Western points. Special sleeper is carried on this train for the convenience of Sudbury passengers. Tickets and information from any Canadian National Agent.

Dominion and Provincial
Government Bonds
Municipal Bonds
Public Utility
and
Industrial Financing
Foreign Issues Quoted

DOMINION SECURITIES CORPORATION LIMITED

MONTREAL OFFICE: 189 St. James Street
LONDON, ENG., OFFICE: No. 6 Austin Friars
E. R. WOOD, President
Head Office: 26 King Street East
TORONTO 2

CANADA

THE world's leader in newsprint production—manufacturing about one-third of the world's output. This basic industry is one of several now swelling the industrial prosperity of Canada, and providing many profitable opportunities for investors.

St. Lawrence Paper Mills LIMITED

6% BONDS

The first mortgage bonds of a low operating cost newsprint Company having ample pulpwood resources and one of the most modern and efficient mills on the continent located at Three Rivers, Que.

Price to yield about 6.1/8%

NESBITT, THOMSON and Company Limited

Royal Bank Building, TORONTO, 2
Montreal Quebec Ottawa
Hamilton London, Ont. Winnipeg

541

Decline in Property Values in Inherited Estates

Values of properties often decline or are even lost in the hands of inexperienced Executors.

This may happen through negligence, inexperience, etc., of the Executor.

Avoid this and insure sound, careful business management of your Estate by appointing the

PRUDENTIAL TRUST COMPANY LIMITED

as Executor under your will. Call upon the competent services of our Officers to assist you in the preparation of your will and the arrangement of your affairs.

Head Office: PRUDENTIAL TRUST BLDG., Montreal
Branches: Halifax, St. John, Toronto, Winnipeg, Regina, Vancouver, London, Eng.



A Child was Born in Bethlehem

NEARLY two thousand years have passed since the Wise Men of the East presented gifts and the humble shepherds paid their tributes of devotion to Mother and Child.

Christian civilization dates from that event and since then has raised motherhood and childhood to the highest plane in the estimation of the western world.

For the sake of mothers and their children, men toil and plan, sacrifice and endure. For the sake of mothers and children, men established the great Institution of Life Insurance.

By Life Insurance—in Canada and the United States alone—the continued safety and comfort of women and children is secured to the extent of nearly eighty billions of dollars and this great institution is intimately connected with the Advent.

Could such a system as Life Insurance, with its primary motive the protection of women and children, be possible today had not the pagan ideals of decadent Greece and Rome been superseded by those of Christian civilization?

In the modern world mother and child constitute the two supreme reasons for Life Insurance.

The MUTUAL LIFE OF CANADA Waterloo Ontario

249

Important Recommendations by Maritime Rights Commission

IMPORTANT recommendations for the betterment of conditions in the Maritime Provinces are contained in the report of the Royal Commission on Maritime Rights, tabled in the House of Commons on December 10. The chief recommendations are:

1. Twenty per cent. decrease in railway freight rates to take effect immediately on all traffic which originates and terminates within the Atlantic division of the Canadian National Railways (including export and import traffic by sea from and to that division), the same reduction to apply to the Atlantic division portion of rates on traffic originating in that division but destined to points outside, the Dominion Government to bear the cost of such relief.

2. Pending revision upwards of Federal money grants, the payment of an interim lump sum increase as follows: Nova Scotia, \$875,000; New Brunswick, \$600,000; Prince Edward Island, \$125,000.

3. An additional car ferry or special freight boat between Prince Edward Island and the mainland, and a general survey of railway conditions on the Island with a view to ascertaining what is needed to improve them. "Some measure of capital expenditure will be necessary, to overcome present difficulties," says the report. Improved wharfage and storage facilities should be built by the Federal Government, it is added.

4. That the ports of Halifax and St. John each be placed under a harbor commission.

5. The appointment of a Deputy Minister to deal with fisheries entirely.

6. A bonus on steel when Canadian coal is used in its manufacture, the bonus to be calculated on the basis of the draw-back now paid on imported coal used in the manufacture of steel.

7. A tribunal "to inquire into circumstances surrounding the St. John and Quebec Railway, with power if they are satisfied that the circumstances justify it to arrange terms and conditions on which this railway should be taken over by the Government."

In addition to these definite recommendations the commission draws attention to opinions expressed by New Brunswick witnesses that a trade treaty with the United States covering forest products would greatly benefit the industry. The suggestion was that pulp and paper other than newsprint should enter the United States free.

The report also draws attention to the request that free entry to the United States should be secured for fresh fish and that the duty on manufactured fish entering the United States should be removed or lowered.

The commission thinks that the establishment of coking plants would go far towards solving the coal problem. It refers to a proposal submitted to the Royal Commission on Coal Mining last year for the establishment under Dominion Government assistance of coking plants at Quebec, Montreal, Ottawa, Toronto, Hamilton, Port Colborne and London.

Referring to Customs tariffs the report suggests immediate consideration of the tariff on coal. It takes note of the fact that a Tariff Advisory Board already has his subject under review.

Turning to the tariff on steel, the commission suggests that prompt ac-

tion should be taken. It points out that submissions were made that "the tendency of the tariff as affected by successive alterations has been to lessen the protection upon the primary products of iron and steel and to encourage their importation from other countries as being the raw materials of iron and steel fabricating and finishing industries in Canada." Because this matter is now before the Tariff Board the commissioners add: "We do not conceive it to be our duty to express any opinion."

In regard to agriculture the commissioners say "we feel that the responsibility for its backward condition rests primarily upon the industry itself and upon the provinces."

On the subject of immigration they express the view that the Federal authorities have not failed to promote settlement and that further colonization should be a matter for discussion between the Provincial and Federal authorities.

Negotiations should be instituted says the report, to consider the acquisition by the Dominion of the Kent Northern Railway.

The commission decided that the question of Federal representation from the Maritime Provinces did not fall within the terms of reference, nor did "the claim presented by the Mayor of Halifax that the Dominion Government should pay a fair allowance to the city in lieu of the annual civic rates on Canadian National Railways and naval and military property extending for miles within the city."

The report was made by the commission composed of Sir Andrew Rae Duncan, London, Eng., chairman, Judge W. B. Wallace, of Nova Scotia, and Professor Cyrus MacMillan, of McGill University, Montreal, following an extensive inquiry in which evidence was taken in various parts of Canada. The report contains approximately 30,000 words.

Wayagamack Reports Higher Earnings

THE annual report of Wayagamack Pulp and Paper Company, covering the fiscal year ending November 30, 1926, shows that profits from operation, after providing for income tax, were at the highest figure since 1920 and amounted to \$1,350,266, equivalent to nearly 3½ times interest requirements on the total funded debt. This compares with \$1,189,268 in the preceding year and \$677,509 two years previously, although it does not include \$500,000 of profit from other sources which has been transferred to general reserve.

After deducting \$397,500 for bond interest, \$160,000 for depreciation and \$136,784 for depletion of limits, the balance was \$655,982, equivalent to \$6.55 a share on the 100,000 shares of no-par-value capital stock now outstanding, or \$13.12 per share on the 50,000 shares of \$100 par value, which were outstanding at the close of the fiscal period under review. In the preceding year the profits were equivalent to \$11.22 on the \$100 shares.

The balance sheet reflects particular improvement in working capital position. Current assets at Nov. 30, 1926, amounted to \$3,651,824, and current liabilities to \$685,922, leaving net working capital of \$2,965,902. In this connection it is to be noted that an improvement of over \$900,000 was effected by the combination of increased assets and decreased current liabilities. The current assets at the close of the preceding fiscal year were \$2,782,569, and current liabilities \$721,346, net working capital being \$2,061,224. The increase in current assets were notable in cash holdings of \$350,175, as against \$80,350 last year, and in accounts receivable of \$1,065,473, as against \$870,857.

The company's third interest in the Anticosti Corporation represented by 20,000 no-par-value shares, is carried in the investment account at one dollar. President Whitehead points out that the pulpwood on the Island is conservatively estimated at 15,000,000 cords and that this is held in fee simple by Anticosti Corporation.

Poor Showing by Cuban Canadian Sugar

PROFITS of the Cuban Canadian Sugar Company for the year ending June 30, 1926, showed further curtailment as the result of the extremely low prices for raw sugar obtaining during the year, with the result that there was a deficit of \$85,998 for the year without allowing for depreciation of plant and equipment. The working capital position was considerably impaired as a result of the adverse conditions.

Operating revenue was \$159,734, as compared with \$184,660. Other revenue brought the total to \$270,983, as against \$290,692. Interest charges of \$287,805, miscellaneous expenses of \$44,317, cane depreciation of \$24,859, were the charges which created the deficit referred to, and brought the total profit and loss deficit to \$825,720. Working capital is down to \$115,541 from \$400,688. This being due chiefly to the reduction of the item, "sugars on hand," to \$774,680 from \$1,126,979. Other items show little change. Total assets are shown at \$13,560,510, as compared with \$13,532,240 at the end of the preceding year.

Holt, Renfrew Clears Off Dividend Arrears

ALL arrears of dividends on the 7% cumulative preferred stock of Holt, Renfrew and Company, Limited, have been cleared off by the declaration of 3½% in addition to the regular quarterly dividend for the final three months of the current year, payable January 3rd to shareholders of record December 29th. Dividends on Holt-Renfrew preferred fell in arrears to the extent of 7% when payment was suspended for the year 1923. In the first quarter of this year a payment of 1¼% was made on account of arrears and a similar payment of 1¼% was made with the dividend for the third quarter, which left a balance of 3½%, and this has now been cleared off with the declaration just announced.

Cosgrave Brewery's Profits Are Down

A SUBSTANTIAL decrease in earnings is revealed in the annual report of Cosgrave Export Brewery Company, Ltd., covering the twelve months ending August 31, 1926, profits for the year amounting to only \$48,576, as compared with \$68,249 for the previous year and \$102,970 for the year ended August 31, 1924. After reserve for income tax for 1926, amounting to \$4,261, the residue left to apply to dividends was \$44,315. Including the surplus brought forward from the previous year, the total available for distributions, etc., was \$112,084. Adjustments in 1925 income tax absorbed \$889; dividends from November, 1925, to September, 1926, at the rate of 5 per cent. per annum, took \$50,000, and the balance carried forward into the current year was \$62,945.

The balance sheet shows current assets of \$131,914, against current liabilities of \$61,233, leaving net working capital of \$70,681. Total assets as of August 31 last were \$1,185,543. Lands and buildings were placed at \$1,016,253, while capital authorized and issued total \$1,000,000, par value \$10.

Wheat Pool Final Payment

ALBERTA members of the wheat pool have been paid their final payment. This brings the total payment to them on the 1925 wheat crop to \$1,42½ cents, basis Vancouver, allowing for all deductions for pool purposes. The Alberta pool handled more than 45,000,000 bushels of the 1925 crop, compared with 23,000,000 bushels of the 1924 crop.

Raymond sugar factory, built last year by the Canadian Sugar Refineries, Limited, is well into its second annual run. A thousand tons of beets are being sliced daily and Raymond sugar is supplying to a considerable extent the Alberta market. The beet crop will aggregate around 60,000 tons this year.

CANADIAN PACIFIC EXTRA TRAIN SERVICE FOR CHRISTMAS AND NEW YEAR'S

To provide adequate accommodation during Christmas and New Year's period, the Canadian Pacific has ordered a very large number of extra coaches on all regular trains, also many extra parlor cars will be available. In addition, the following extra trains will be operated: Train for Detroit, operating regularly daily except Sunday, out of Toronto at 11:50 p.m., will, on Sundays, Dec. 26 and Jan. 2, operate on regular schedule.

Toronto-Lindsay-Havelock—Leave 4:40 p.m. Friday, Dec. 24, making all stops en route, this train will carry two through coaches to Lindsay.

Parkdale-London—Leave 3:10 p.m. Friday, Dec. 24, stopping at principal points.

Parkdale-Orangeville—Leave 5:15 p.m. Friday, Dec. 24, making all stops en route and proceeding to Owen Sound if necessary. Detailed schedule and full information from any Canadian Pacific Agent.

Travel Canadian Pacific and travel in comfort.

Analysis of Investment Holdings

Just as an annual inventory is necessary to successful merchandising, so is a periodical survey (and analysis) of holdings important to careful investors. It enables them to maintain an accurate knowledge of the position of their securities and of any important changes that may have occurred.

The services of our organization in this respect are gladly placed at the disposal of investors. If you care to provide us with a list of your present holdings, we will be glad to report upon their current market position and to make any suggestions that seem advantageous. This service, of course, is rendered without obligation.

Correspondence is invited.

Wood, Gundy & Company Limited

36 King Street West, Toronto

PELLATT & PELLATT

LIMITED

announce the opening of a

Grain and Provision Department

under the management of

Mr. Charles B. Lindsey

(Member Chicago Board of Trade)

and Mr. Horace N. Switzer

(Associate Member New York Produce Exchange)

Our private wire connections to all important centres offer a complete brokerage service in all stocks, bonds, mining shares, grain and provisions.

244 Bay Street

TORONTO

Elgin 4383

1866 — 60 Years — 1926

ONTARIO



Dollars Earned, Miles Run, and Work Well Done

Graham Brothers Trucks are known the world over for unfailing records of dollars earned, miles run, and work well done.

They are quality trucks, built complete in sizes and body styles to fit the needs of your business. They are priced low. They are serviced quickly, skillfully and reasonably by Dodge Brothers dealers everywhere.

The G-B emblem marks a truck that will work well and ably day in and day out, live long, cost little and make money for its owner.

Graham Brothers Trucks, with Dodge Brothers ¾-Ton Commercial Cars, meet 91% of all hauling requirements.

GRAHAM BROTHERS (CANADA) LIMITED
Toronto, Ontario
TRUCK DIVISION OF DODGE BROTHERS (CANADA) LIMITED

GRAHAM BROTHERS TRUCKS

SOLD BY
DODGE BROTHERS DEALERS
EVERYWHERE



Security \$50,000,000
Toronto Agents,
PYKE & THOMPSON
63 Yonge St.

We Specialize in Northern Mexico Power and Development

COMMON AND PREFERRED

Inquiries Invited

R. G. HOERNER & CO.

Montreal: 57 St. Francois Xavier St. MAin 0123
LIMITED
Investment Bankers
New York: 14 Wall Street Rector 4901
DIRECT PRIVATE WIRES

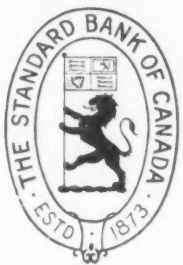
The Strength of a Bank

is determined by its history, its policy, its management, and the extent of its resources.

For over 100 years the Bank of Montreal has been in the forefront of Canadian finance.

BANK OF MONTREAL
Established over 100 years

Branches in every important city and town in Canada and Newfoundland.



An Investment That Will Pay Dividends

EACH time that you make a deposit with The Standard Bank of Canada you are making an investment—an investment in self-esteem and financial independence which will, from its commencement, pay you dividends in comfort, security and happiness.

Open an account at our nearest Branch and make an investment every Pay Day.

24 Branches in Toronto

THE STANDARD BANK OF CANADA

A. F. WHITE
President

N. L. McLEOD
General Manager

FIVE YEAR BONDS

Five years is the usual term of a mortgage. "Canada Permanent" Coupon Bonds are issued for the same period, bearing interest at

FIVE PER CENT.

per annum, payable half-yearly.

Investors in these Bonds receive their interest the day it is due. Those who, to obtain a slightly higher rate, lend on mortgage security not only cannot be sure of prompt payment of interest, but have to see that buildings are kept insured, taxes paid and attend to many other details the omission of which might jeopardize their investment.

Please let us send you full particulars of "Canada Permanent" Bonds which are a recognized high-grade security and a legal investment for Trust Funds.

CANADA PERMANENT MORTGAGE CORPORATION

14-18 TORONTO STREET

TORONTO

ESTABLISHED 1855.

Your Money Will Increase

4% ON CURRENT ACCOUNTS
Interest of 1% added every three months. You may pay all your bills by cheque—or withdraw entire balance at any time.

5% ON INVESTMENT SAVINGS ACCOUNTS
Money deposited for term of one to five years. Interest paid by cheque on 1st of June and 1st of December in each year on any sum of One Hundred Dollars or more.

All savings of every kind are received by the Capital Trust Corporation in trust for the Investor and are not held as the property of the Corporation.
WRITE US TODAY or call at our office for further information regarding our plans for saving.

CAPITAL TRUST CORPORATION, Ltd.
10 Metcalfe Street, OTTAWA. 174 Bay Street, TORONTO.

Under Dominion Government Inspection.

Be sure your WILL is made, naming a strong TRUST COMPANY as your **EXECUTOR**

Ask for Booklet, "The Corporate Executor"..... \$1.172,500.00
PAID-UP CAPITAL AND RESERVE..... \$1,250,430.38

THE IMPERIAL CANADIAN TRUST CO.
EXECUTOR, ADMINISTRATOR, ASSIGNEE, TRUSTEE, ETC.

Head Office: Winnipeg, Canada. Branches: Saskatoon and Calgary.

Good Showing by Goodyear Cotton Co.

PROFITS amounting to \$49,658 after all charges, including taxes and bond interest, are shown in the first annual report of the Goodyear Cotton Company of Canada, Ltd., covering operations from the inception of the company on April 1, 1926, to the close of the fiscal period on September 30 last. The report shows that dividends on the preferred shares were earned nearly three times over and that after disbursements for the six months of \$16,625, there remained a surplus of \$33,933, the equivalent of over \$6 a share on the common.

The balance sheet shows current liabilities in excess of current assets, the former amounting to \$472,260 and the latter to \$408,499. Reserves for depreciation amounted to \$254,591. First mortgage 6 per cent. bonds outstanding amount to \$300,000, while the amount of 7 per cent. cumulative preference stock, par value \$100, is \$475,000. Total assets amounted to \$1,561,135, of which \$1,144,954 is comprised of real estate, buildings, machinery and equipment.

In commenting on the operations of the company, which was formerly the Canadian Manihasset Cotton Company, and which was this year purchased by the Goodyear Tire and Rubber Company, of Canada, as a subsidiary, C. H. Carlisle, president, says in part:

"The entire output of the plant is sold to the Goodyear Tire and Rubber Company, of Canada, Limited, thereby eliminating all selling expense, credit risk, and the stocking of finished materials. The plant is operated on a 22-hour basis and on a standard construction. The new equipment is now in operation, and your company will be able to sell its products, meeting the lowest competitive prices and make a profit of many times its dividend and sinking fund."

Canada Iron's Profits Lower

ALTHOUGH the Canada Iron Foundries, Limited, did a larger volume of business in the fiscal year ended September 30 last than in the preceding twelve months, the profit earned decreased from \$350,209 to \$320,027 because of the lower prices obtained for pipe. The company's report shows that the sum of \$82,704 received for interest and exchange was added to the profits, making a total income of \$402,731. Deduction of depreciation at \$195,059, interest at \$59,899 (this including provision for sinking fund), maintenance at \$8,950 (being for non-operating plants), left a balance of \$138,823. Preferred dividends during the year were paid to the extent of \$155,112, leaving a debt for the year of \$16,289, as compared with a surplus of \$1,989 in the previous year. Previous balance was brought forward at \$21,142, making a profit and loss balance in the current report of \$4,853.

In the balance sheet net working capital is shown lower, excess of current assets, current liabilities standing at \$1,716,775, as compared with \$1,966,922 in the previous report. Among the assets in the balance sheet investments are shown higher by nearly half a million, but call loans at \$225,000 shown in the previous report have disappeared in the latest report. The annual meeting of the company will be held on January 10.

National Trust Co. Increases Capital

THE National Trust Company has announced an increase in its capital, which will bring the total paid up to \$3,000,000, action along this line being taken to meet the growing needs of the company's business. The increase in the paid-up capital from \$2,250,000 to \$3,000,000 will be made by offering to the shareholders 7,500 new shares (at present authorized but unissued), of the par value of \$100 at the price of \$175 per share. The high point reached by the stock this year was 245 and it has been as low as 232½. The range during 1925 was from 210 to 228.

The first offering of the company's capital, amounting to \$1,000,000, was made to the public in September, 1898, at 125. In January, 1911, there was allotted 500,000 shares at 200 and in June, 1920, a further allotment of 500,000 shares at 175. In January, 1924, 250,000 shares were issued in payment on the purchase of the Mercantile Trust Company.

Improvement Shown by Dominion Glass

PROFITS of the Dominion Glass Company, Limited, for the year ended September 30, 1926, amounted to \$661,586, as compared with \$607,037 for the preceding year and \$753,369 for the year ended Sept. 30, 1924. Bond interest of \$170,000 and preferred dividends amounting to \$182,000 left a balance of \$309,586 applicable to common dividends. This is the equivalent of 7.28 per cent. on the \$4,250,000 common stock outstanding, as compared with 6 per cent. in



G. H. RENNIE
Newly appointed President and General Manager of the Canadian Department Stores, Limited, which is the recently formed merger of twenty-one large stores in the principal cities of Ontario. Mr. Rennie was formerly Assistant Manager of the Robert Simpson Company, Limited.

1925 and 9.44 per cent. in 1924. After payment of common dividends amounting to \$297,500, there remained a surplus of \$12,036, as compared with a deficit of \$42,463 the preceding year. The profit and loss balance now stands at \$1,078,342.

Slight change is shown in working capital, a moderate decline being shown in both current assets and current liabilities, with net working capital being shown at \$2,479,746, as compared with \$2,531,886. Reflecting the increase in the volume of business being done, inventories are higher at \$1,781,383. Accounts receivable are slightly lower at \$1,127,936; prepayments, \$4,989; Dominion of Canada bonds, \$103,186; cash, \$23,324, and investments, \$122,705; accounts payable are shown at \$289,664; accrued interest, \$21,027; dividends payable, \$119,875, and accrued charges, including payroll, taxes, etc., \$151,442.

Total assets are \$11,383,789, as compared with \$12,144,795. The property account is reduced over \$100,000 to \$5,103,696, while good-will is again reduced by nearly \$500,000, being shown at \$3,156,920. This reduction, a proportion of the increase of depreciation reserve, has been made through the elimination of the sinking fund reserve which at the end of the 1924-25 fiscal year stood at \$876,439.

English Electric Company Gets Noranda Contract

ONE of the most important electrical mining contracts in recent years has been closed by the English Electric Company of Canada. This involves the complete electrification of Noranda Mines, Limited. The contract includes transformers, motors, generators, etc., with delivery to be made within four months.

The business of the English Electric Company of Canada is understood to have increased substantially during the past year or so. Not long ago the company delivered electrical equipment in connection with the new hoists at the Hollinger Consolidated.

The Best Investment

Financial Editor, Saturday Night.—I am greatly indebted for your able analysis of the investment offered me. I believe that Saturday Night itself is the best investment any man can make, and that it would be an excellent thing for the country if every home had a copy.
—A. J. B., Calgary, Alta.

CHRISTMAS HOLIDAY TRAVEL

Going home for Christmas? That is the question one overhears everywhere at this time of year when the shop windows, the weatherman, everything and everybody is talking about Christmas, and the answer, if you happen to hear that too, is almost invariably in the affirmative.

It's a funny thing but pretty much universal this feeling that everyone has that Christmas can only be Christmas in only one place in all the world. At Christmas time the ties of family and friends and fire-side are strongest and at this season of the year there always comes, stronger than ever, the call of home. Long ago, when travelling facilities were not what they are today it was very impossible, even by enduring great hardships, for friends to unite for this festive season; but today with the help of modern railway methods, the breadth of a whole continent cannot keep them apart.

Indications are at present that Christmas travel this year will be heavier than it ever has been before, and in order to meet the increased traffic, the Canadian Pacific Railway are calling into use special trains and additional equipment. Full details concerning the advance plans and preparations for extra trains are obtainable from any of the company's agents.

All other branches of Canadian Pacific are making their special preparations for Christmas too. Special supervision is being given to the handling of Christmas gifts by the Canadian Pacific Express who have already commenced their busy season. The Canadian Pacific Telegraph have also engaged a special staff for the Christmas rush to look after the rapid transmission of holiday greetings.

And along with all these special facilities Canadian Pacific extends to you its usual courteous service and wishes you all a Merry Christmas.

Personal Service

PERSONAL service is one of the features of the work of this Corporation. Officers in charge of estates and trusts committed to its care take an active, personal interest in their administration, giving friendly advice and counsel on financial and family matters to beneficiaries—making it their business to facilitate the work on hand, collecting the estate income as it falls due and promptly sending cheques to those entitled.

Our clients are our friends—the result of personal service rendered over a long period of years. We solicit your business.

Ask for Booklet, "Your Financial Agent"

The TORONTO GENERAL TRUSTS CORPORATION
Established 1882

HON. N. W. ROWELL, K.C., LL.D.
President

W. G. WATSON
General Manager

H. M. FORBES
Asst. General Manager

Toronto Ottawa Winnipeg Saskatoon Vancouver



Canada Steamship Lines

6% First and General Mortgage Bonds
Due October 1, 1941

Principal and semi-annual interest (April 1 and October 1) payable at the option of the holder in New York, Montreal, Toronto or London (at parity of exchange) in gold. Coupon bonds in denominations of \$500 and \$1000, registerable as to principal only in New York and Montreal.

Canada Steamship Lines Limited is the greatest inland-water transportation system in the world. With its fleet of 109 vessels, its passenger and freight terminals, docks, warehouses, hotels and coal-handling facilities it is completely equipped to handle, in addition to passengers, bulk and package freight of all kinds.

The Company's securities ranking junior to this issue have a present market value in excess of \$15,000,000.

Price at market to yield over 6.20%

Upon request we will forward a circular giving full particulars of this issue, and also the December edition of our monthly publication "Investment Securities," containing a complete list of our current recommendations.

The National City Company Limited

Head Office—St. James and St. Peter Streets—Montreal
10 King Street East TORONTO 204 Blackburn Building OTTAWA 71 St. Peter Street QUEBEC

ASSOCIATED ALL-CANADIAN INSURANCE COMPANIES

The Toronto Casualty Fire & Marine Insurance Company

HEAD OFFICE: TORONTO
President: G. LARRATT SMITH. General Manager: A. E. DAWSON.

Merchants' and Employers' Guarantee & Accident Company

HEAD OFFICE: MONTREAL
President: J. H. FORTIER. Managing Director: A. E. DAWSON.
General Manager: J. H. PIGEON.

Canadian General Insurance Company

HEAD OFFICE: TORONTO.
President: W. W. EVANS. General Manager: A. E. DAWSON.



SATURDAY NIGHT

WOMEN'S SECTION



TORONTO, CANADA, DECEMBER 25, 1926

Agnes

The Scotch Ball and Its Effects—Christmas Customs and Cards

By Beatrice Sullivan

I SHIFTED my dressing bag to the other hand and inserted my latch key. 10 o'clock! Agnes would have finished her bath. Bath Salts would be heavy on the air, the dismembered morning papers would be scattered about, and in pink and placid perfection Agnes would be dawdling over her cup of coffee.

"Agnes" was "Mama"—we always called her that, to make her feel more at home. I shut the door of the flat softly, listening for "Toto's" welcoming bark. "Toto" is Agnes' long suffering "Peke." I am Patricia, her daughter, also long suffering. Queer! not a sound! of Agnes, or Toto, or the "Sheepdog."

Three days ago I had left my composite parent shepherded by a jovial Abigail with an innocuous list of tea parties, dinners and theatres to anchor to, in my absence, and the safe harbour of bed at night. I had let myself in quietly to surprise Agnes; you couldn't, it was always the other way. Startled, I peeped round the corner of her door—the room was a blaze of light! the curtains not drawn! two high-heeled shoes topped each electric bulb, a long trail of dark, secretive Scotch plaid was looped across the looking-glass; on the dressing table a Scotch "Bonnet" was stuck rakishly on a tall blue candle. Agnes' evening frock weighted down one end of an engraving of "Excelsior"—from the bed came a growl, and a grunt. I didn't know which was Mama. I looked closer. Agnes seemed to have a great deal on, and a great deal over her; two cushions from the living-room were at her feet. A small floor mat with "Welcome" on it lay across her chest. In horror I peered closer at my unconscious parent. At that second she turned, hunched her shoulder luxuriously under the pillows, eyes tight shut, and with a small pancake of a hand made blind passes at a boudoir cap she always clung to—a huge Cairngorm Brooch with a bunch of white heather dragged the lace over her left ear.

"Agnes," I ejaculated—"Toto"—not a flicker of recognition from either, not a sound, but rhythmic breathing boomed through the room. Suddenly Agnes opened her eyes, evidently didn't like them that way, and shut them; then she unclosed them again and smiled—deliberately—and reminiscently—smiled, and murmuring indistinctly "Mustn't park near a hydrant," closed her eyes again.

"That you old thing—might give me something to drink—I mean a glass of water." Mama made a herculean effort, eyes still shut, and wobbled into a sitting posture.

"What on earth has happened? How do you account for the look of the room? Where have you been, Agnes?"

"There's no reason why I should tell you." Mama opened her eyes reluctantly. "I don't need to account to you for my actions. I am at liberty to have a Jewish Pogrom, a Rat Hunt, or a Missionary meeting in my flat without your permission, but if you ask me nicely, I'll tell you." Mama smiled reminiscently again. "I let out my ears, and I went to St. Andrew's Ball." Agnes put down the glass composedly, pulled the pink silk eiderdown up closer to her neck, shut her eyes with a metallic snap, and became rigid on the pillows.

"Toto" hated me. I could feel it; he crawled up from the foot of the bed with worship of Agnes in every eyelash and curled up like a shaggy bouquet at her neck.

"Well!" I said, disagreeably—"You've been to Balls before, and come back, but never with so much—scenery. Who took you to the Ball?" Just then something slid out of the massacre on the bed and hit my shoe. I picked it up, a large silver-plated table-spoon! engraved with the name of the hotel.

"Agnes, what's this?"

Agnes turned pettishly. "Oh that's a bird-cage with two Japanese Love Birds—what did you think it was?"

"Don't be idiotic, it's a spoon."

"Do you know I always called them that, myself." A plump, pink back was immediately turned on me, and slumber instantly claimed her.

"Agnes," I said, shaking her somnulent shoulder, "if you don't explain at once I'll walk straight out of this flat. I left you only three days ago—last night was the only time you were alone, and you promised you'd write English letters and do your Christmas lists, and I come back and find this."

"Tough Soup" came feebly from the welter of pillows—"Tough Soup!" What sort of soup was that? I'd never heard of it—had it anything to do with the spoon? Was it a soup spoon?

"All right. Good-bye." I seized my dressing bag and walked firmly into the hall. Just as I opened the door I heard a wail—"Patricia!"

"Well," I said, encouragingly, as I sat on the end of the gipsy encampment, "You let out your ears?"

"Yes! Don't ever do it." Agnes said earnestly. "Don't ever do it," and she sat up, pushing the Cairngorm and heather garnished cap to the back of her head.

"I suppose letting out your ears is the modern equivalent for tossing your bonnet over the windmill, Agnes."

"Well you see it took a lot of courage—the hair had been lashed over them like a tarpaulin over a haystack for years—and after I'd once untethered them I felt equal to anything. It was in the street car—I was going to change that book I got for your Aunt Susan—it wasn't at all a nice book, and I wanted to see if the author had written another—and I met Col. Bentley, or Bentham—you know, the large one with the heavy wainscoting—and he asked me to go to the Ball, said he'd take me. I said I wasn't Scotch, and I didn't think it would appeal to me, but he telephoned that night, and was so insistent, so I said I'd go. After all, one ought to know a little about the Lost Tribes; it's one's duty; just keeping yourself to yourself, the way we Irish do, isn't very patriotic."

"Do you like the Scotch, Agnes?"

"I don't know anything about them; I love the clinkers in their voices, and their 'Scotch Bun' and shortbread. They seem very inquisitive; one man, whom I didn't know at all, asked if I'd had a 'Wee Doc and Doris.' I said my son wasn't in the medical profession, and that your name was Patricia. I thought perhaps if I became

sunk and drowned in them for a few hours I might know more; they permeate very quickly, the Scotch do."

"I suppose the hall-room was beautifully decorated?"

"Yes, it was hung with red and blue and yellow and green Spartans."

"Tartans, you mean, Agnes."

"Oh yes! Their National clothes, it looked rather like a 'wet-wash,' and behind the Dais was a big target with clay pigeons."

"Clay pigeons? Surely not?"

"Well they were something made with clay."

"Oh you mean their National weapon, Claymores."

"Toto do stop sniffing at me like that." Agnes said crossly. "What's the matter with him, Patricia. Can you see?"

Toto behind Agnes on the pillows was barking incessantly and making miniature rushes at the bunch of heather affixed to her cap.

"What is the matter with him, Patricia? He's never behaved like that before—oh—do you think it's possible that he smells a Haggis?—the Scotch National Animal? You know it might have walked about near that very bit of heather. I saw a picture of one once, and it looked brown and stupid like an oyster."

"Agnes, look me straight in the eye—you don't really think a Haggis is an animal?"

"Yes, of course I do, it's a brown, disappointed creature."

"It's not an animal at all."

"Well, sometimes I get mixed a little, Patricia, but I think you are quite right. I did forget, of course. He was that well known Colonel in the Scotch Army—"Scots whae hae wi Haggis led"—but somehow Scotch customs don't seem as adhesive as Irish."

"Agnes you are deplorably ignorant. A Haggis is a pudding —!"

"A pudding like a bread and butter pudding? I don't believe it. Why at supper time they stood up when 'He'—no, it came into the room—! They are a wonderful nation if they can get a thrill out of a pudding."

"Well! you haven't yet explained how you come home laden with trophies and silver spoons."

"I can't explain," Agnes said decidedly.

"Agnes, was there any Scotch?"

"Why there was nothing else, it was all Scotch, I told you."

"And you took one?"

"No, someone gave me one, and I'm not going to be catechised, Patricia. Nearly everyone was Reeling and Flinging themselves all over the place."

"You seem suddenly to have become very vulgar, Agnes. Where did you get those yards and yards of plaid, and the 'Bonnet' and the Cairngorm? You've got all the upholstery. Whom did you take it off?"

"Oh! Patricia, you don't think there was anything under the bonnet and the plaid that has been mislaid? I can't remember. I was so cold, and I had something to

drink, and then we had supper—that's where the spoon came from—it must have been a favor—and then there was more supper, and I was still cold, and that's all I remember till you came in—Oh Patricia, perhaps you had better see if there's a kilt anywhere. The Scotch are very quick at noticing anything. I heard one man say I had a "Bun" on, so I had—I did my hair in a "bun", fancy his knowing that. Now I come to think of it it was all very exhausting—and I really don't like not knowing how I signed off! Shall we advertise the plaid and the bonnet and the big brooch, Patricia?"

"Well, hardy, old dear, you'd have to say where they were found, and anyway here's a Christmas card for you," and I passed her a packet of letters I'd picked up on my arrival.

"If it's one of those 'personal' Christmas cards, you can give it to 'Toto'; they are generally in the sender's name in inflated gigantic capitals, voicing extravagant sentiments—with nothing about 'you.' I wish there was a close season in Christmases, and I wish they'd invent a double-breasted turkey—those single ones go nowhere, and I do hate having screaming red ribbons in my camisoles for two months."

"Red ribbons in camisoles! Agnes, why no one wears anything but white or pink in their lingerie."

"Well, do you think I'm going to let all that ribbon off the Christmas presents be wasted! Not for one moment. I'm only praying it will never be the fashion to use tin foil or barbed wire. And it's so difficult to hold on to that Santa Claus expression for two weeks. I go out in the morning with a rollicking holly and mistletoe here-we-go-gathering-nuts-in-May look, and by 2 o'clock I'm like a wet coal sack. If only one could be inoculated against Christmas."

"Agnes, you got twice as many presents as I did last year."

"My good child, you know perfectly well that half the presents I get I just hold to me for one blissful moment. It's a 'Hail and Farewell' process with me—rip off its bib and undershirt, stare at a fresh label, and off she goes to someone else. My Christmases are generally arid periods of renunciation. Last year I set my heart on a lamb of a dressing jacket of flesh charmeuse, with marabout trimming, and picked on your Aunt Susan as the lucky donor. For half an hour I talked about the awful draughts in my bedroom, the delightful possibilities of flesh charmeuse, the quaintness of marabout and its family habits; does it live in a tree like a banana, Patricia? or do you just get it by the yard? Well, do you think I could get the charmeuse, the marabout, and me, together in your Aunt's mind?—not for one minute. She said she once met a caribou, a large animal with a hat-rack in front, and was a marabout its child? Then she talked with Mussolini and the Marlborough divorce case, and the last I heard of her she was headed for Baffin Bay with a consignment of Roman meal for the porpoises."

"And what did she send you—I've forgotten?"

"A year's subscription to the Canadian Churchman!"

"And what did you send her, Agnes?"

"Oh I made that old foot muffle into a tea cosy, covered it with a piece of your yellow-brocaded evening frock, and sewed a 'Made in France' label in it."

"I can't see why just because someone gives you something you've always got to pay it back—in the end you're just where you started."

"Yes, but I think it's very difficult to accept things—makes you feel like an invalid; you take it lying down, so you just hurl something back to show you're in a healthy condition."

"You've got to go through Christmas, Agnes, it's like teething," I said, detaching Toto from the Scotch Bonnet.

"I never can make out if people give you what they like, or what they think you'd like, or what they'd like you to like."

"If you don't like it you can lump it—that's the slogan I think now-a-days."

Agnes began to move about uneasily, like something out of the "Lost World," under the bedclothes and other additional articles, and I knew she had mentally sighted some new plaything, and her mind had galloped off on another tangent.

"I'm sure you've got to 'cluster' to have a good Christmas, you've got to be packed about with humanity clean or dirty, it doesn't matter which, to catch the spark. I can tell the minute Christmas has got into the house, everything creaks with good-will. You may just as well resign yourself to be what Mr. Mantilini would call 'demmed' democratic on Christmas Day. Patricia, I know I'll shake hands with, and pin mince pies on, the 'Tinker Tailor, Soldier-Sailor'—and hang Holly and red ribbon on the 'Rich man, Poor man, Beggarman, Thief'—no not on the rich man. There are going to be no mural decorations for the rich man; he can buy his own mince pies."

"And another thing, Patricia,"—Agnes made preparations to emerge from the debris on the bed—"It's Christmas—and I won't promise not to let out my ears." Standing up, she did an impromptu Highland Fling. "It's Christmas! and—"

I'd like to help the needy—

The poor and pale, and seedy,

The Kiddies short on clothes

With percolated hose

And damp and rosy nose

I'd like to cheer,

I'd like to help the Lady

Whose life is drab or shady,

And the Bloke who's got the clunk

And is d— well out of luck

Into him I'd like to tuck

A mug of beer.

So hurry up, old thing,

For time is on the wing—

And we'll gather in the lone ones

The fat, or scraggy bone ones

And all the without-home-ones

For Christmas, Dear.

The Child

The little feet running upon the floor

Bring back to me youth and the golden weather,

O little feet long lost, long hungered for!

My heart springs up, light as the grey dove's feather,

O little feet running upon the floor!

O lovely kisses from a sweet wet mouth!

Fragrant and dewy as wet garden roses,

Kisses that bring me the beloved youth,

Sweet as soft rain drenching dry garden closes,

The lovely kisses from a sweet wet mouth.

O little arms clinging about my neck,

Holding me fast, and silken cheek and fine,

God pity mothers who this night must take

Farewell of some sweet thing like this of mine,

With never more soft arms about the neck.

God gives the dearest gifts over and over;

O little grandson, youth comes with your kiss,

God gives me back my youth and my lost lover,

And all the precious things were mine and his,

And even the sweets the heart thought past recover.

—Katharine Tynan

The Dead Child

But when my child, my one girl-babe lay dead—

The blossom of me, my dream and my desire—

And unshed tears burned in my eyes like fire,

And when my wife subdued her sobs, and said—

"Oh! husband, do not grieve, be comforted,

She is with Christ!—I laughed in my despair,

With Christ! O God! and where is Christ, and

where

My poor dead babe? And where the countless dead?

The great glad Earth—my kin!—is glad as though

No child had ever died; the heaven of May

Leans like a laughing face above my grief,

Is she not lost for ever? How shall I know?

O Christ! art thou still Christ? And shall I pray

For fullness of belief or unbelief?

—William Canton.

Rain in the Woods

Drearily falls the rain in a world of silence,

Save for the drip of leaves that heavily hang

Downward-pointing, dejected, weary for sunshine,

Here in the wood where late the nightingale sang.

Now is hushed all song, and sound of the living;

And all that moves in a trance of stillness lies,

Mournful, their beauty clouded, the woods are waiting

Patient as death, till another sun shall rise.

—M. Y. Stewart.

The English have never been very good shopkeepers, they have excelled in manufactures and commerce, not in retail trading.—Dean Inge.



Strengthens the Feet By Natural Exercise

IF YOUR feet are weak or hurting, you will appreciate the freedom and comfort of the

Cantilever Shoe

(For Men, Women and Children)

It follows Nature's method by permitting the exercise which keeps the foot muscles well and strong.

The flexible leather arch allows the foot arches to flex naturally.

The toes are given room in the Cantilever.

Comfort such as you want to enjoy is the natural result of these Cantilever improvements in shoe design.

The graceful lines and fine finish will please you, too.



Cantilever Shoe Shops

TORONTO, 7 Queen St. E., at Yonge.
HAMILTON, 1 John St. N., at King.
OTTAWA, Jackson Bldg., cor. Bank & Slater.
MONTREAL, Kiefer Bldg., St. Catherine.
SAINT JOHN, N.B., Waterbury & Rennie, Ltd.
SUDBURY, F. M. Stafford, Ltd.
PORT ARTHUR, McNulty's Ltd.
WINNIPEG, Hudson's Bay Co.
REGINA, The Yale Shoe Ltd.
SASKATOON, Royal Shoe Store.
EDMONTON, Hudson's Bay Co.
CALGARY, Hudson's Bay Company.
VANCOUVER, Hudson's Bay Company.
VICTORIA, Hudson's Bay Company.

Not a Great General - But He Won a Great Victory

He had been a serious case—tuberculosis seemed to have a pretty good hold on him. For all he was a tall, broad-shouldered chap of 26. When they took him in he weighed only 118 pounds. So when the doctors and nurses of the Toronto Hospital for Consumptives saw him they knew they had a tough battle on their hands. Now here is the interesting part. They told him just what he was facing, the difficulties ahead of him and the discipline to which he must submit to help with his own cure and what do you think happened? He buckled to the task, smiled through all the odds, fought his fight and in 13 months left the Hospital in triumph with a gain of 44 pounds to his credit—back to his family and job with better health than he has had for years.

The Toronto Hospital is largely dependent upon voluntary contributions. Please send what you can.



Artistic Rosedale Residence FOR SALE

This is a charmingly planned stone and stucco home, on a well treed lot, just a few steps from the Government House. Designed by an eminent architect, it is well planned and luxuriously appointed. Heated by a Foss Oil Burner, and automatic humidifier. May be purchased on easy terms, at seven thousand less than cost, to close an estate.

GIBSON BROS.

Adel. 0685

357 Bay Street.



THIS letter may be too late to wish you a Merry Christmas (with seasonable weather such as was always to be found on old Christmas cards) but may I wish my readers wherever they may be a Very Happy New Year? A year of national prosperity and happiness, and a year in which each one finds some dear wish granted, some cherished plane nearer fruition. And may I—as you have always been very indulgent kind

most charming creature in the world I believe. She is usually pretty, and quite as generally well-mannered, but how she does it when besieged by people trying to choose their presents and not always knowing what they want I cannot imagine. But she does do it, and when monuments are erected to London benefactors I shall cheerfully subscribe towards one to the London shop girl. I speak with grateful memories of a charming creature who expended untold patience and sweetness in helping me to de-



ENGLAND'S POPULAR YOUNG DUCHESS
The Duchess of York is very busy these days, opening bazaars. She is here seen selling a picture to Mrs. Christopher Hoare.

readers—be a little more personal than is conventional and tell you that this year just closing was made especially memorable for the writer of this letter because it brought her face to face with so many shadow friends? Her warm thanks go out to all who have helped and encouraged her through a long period as London correspondent of this paper; that encouragement and personal kindness have done much to make writing a pleasure that never stales.

EVEN if this reaches you after Christmas I cannot help telling something of the Christmas shopping in which we are at the moment submerged. London shops with a will when it comes to a few weeks before the great Day of Days, and from the babies to the grandmothers the whole world is absorbed in choosing presents. When you add an army from the country and another army from the suburbs, to those who already live within easy reach of the great shops, you can readily imagine that things are apt to be lively during the rush hours. True the Londoner is very law-abiding and very willing to accept a sensible suggestion, and in this case the suggestion to shop early in the month and early in the day was favorably considered with the result that crowds are out at all hours.

The London shop assistant is the

side between several articles. All appeared to lack some one desirable thing until she hypnotised me into believing that the lack was not serious, and after all I was sure to like it just as well without that gadget. There are schools where the shop assistants are trained in their job but I fancy with a good many their success is due to their own personality.

FANCY dress dances in aid of various objects are always popular and one would suppose it was hard to find anything new in the way of fancy dress.

Fancy Dresses However, at the recent P. E. N. Club ball, Una, Lady Troubridge went as the "White Monkey" in honor of Mr. John Galsworthy, and Margaret Kennedy, the brilliant author of "The Constant Nymph" went as one of the characters from "Little Women". At the same ball Miss Radclyffe Hall, the author of several clever novels, of which "Adam's Breed" was the last, wore a Georgian costume which was genuine in almost every stitch. At the Three Arts Ball some lovely costumes are to be worn. Several are Venetian dresses, and they say that for fancy dress Russia is being called upon more than ever. As to wigs I have seen some beautiful green and blue wigs to match frocks, and ridiculous as it sounds they were very effective.

THE report of the London County Council on the street accidents during the year makes the general public think furiously on the greatly increased and increasing danger to life and limb involved in the tremendous amount of traffic in the metropolitan police area. It is horrifying to learn that nearly three deaths per day occur through accidents, and this takes no account of the number of accidents which are not fatal.

In the year 1923, 668 persons were killed and 30,333 were injured. In the following year the number of killed rose to 844, and over 35 thousand injured. In 1925 there were 840 killed and 39,186 injured, but in this year, 1926, during the first nine months alone there were 710 deaths and the number of injured is not yet known. Nearly three fourths of the killed are pedestrians, and the cause of the accidents in 50 per cent. of the cases is the negligence or ignorance of drivers.

Although the one-way traffic has many advantages it is regarded as even more dangerous to the pedestrians than the old go-as-you-please methods. But, in addition, the great number of buses on the streets make the traffic dangerous and the slow, lame, or elderly passengers are not taken into account when it comes to running up to schedule time with the result that there are many accidents through a bus starting before the passengers are actually on firm ground. For my own part when I am out in the most popular thoroughfares during rush hours I wonder how any driver can negotiate the traffic without daily accidents, or how any

driver can keep his nerves from becoming shattered. The increase in the number of motor vehicles using the streets makes it more and more difficult to get about and it is hoped the L. C. C. in considering the report will consider also how to protect the poor pedestrian more efficiently.

It is rumored, however, that the time will come when pedestrians will be punished for walking to the common danger. A man who stepped off the pavement suddenly and caused a driver to pull up so that his car skidded would be responsible for ensuing accidents. It is also talked of that people should only be allowed to cross at certain points. But surely a great body of police would be needed to see that none of us escaped their vigilance and darted over just where we most wanted to cross the road.

IT SEEMS too strange to be true that "The Farmer's Wife", Eden Philpott's play is still running, and testifying to the fondness of a large proportion of the public for clean plays. Moreover the same author-playwright and his daughter have made a success with "Yellow Sands" which is the attraction at the Haymarket Theatre, and also deals with simple people who are not doing anything outrageous. They say that the fashion for the extreme and unpleasant plays is dying out and the clean and the romantic are to take their place, which is all to the good and should give a chance to some enterprising writers who have been complaining that they got no chance.

Plays Old and New Apropos the romantic Dennis Neilson Terry and his wife have just returned from a long South African tour and hope to be seen in London again. And apropos again of simple plays, Mr. Graham Moffatt, who long ago made a success with "Bunty pulls the Strings", produced this week at the Royalty "Granny", the story of a managing old lady who arranges the affairs of her family and of others to the satisfaction of herself and of her and hence in the theatre.

A HEADING in the morning paper caught my eye. "Canadian Vessels Lost", it said, and then one read of cold weather and heavy storms, with drifts which have held up travelling, of deaths from exposure. Here we have had a week of sunny weather to make up for the rain of November, and a freshness in the air which is most invigorating. Moreover, there is not likely to be snow for a long time and when it comes it does not stay.

The grass is as green as in July and a few late flowers are lingering on in the parks and gardens to brighten the short winter days. I only speak of London. In the North and in the Midlands there is always more severe weather, but perhaps when you complain bitterly of the rain you get in London you will think kindly of the mild winters, the greenness of the parks and the wonderful sunset effects which we get in this wonderful London.

Mary Macleod Moore

Infants' Home, 34 Grosvenor Street, Toronto

"In as much as Ye Did it Unto These, Ye Did it Unto Me"

ELIZABETH says she is going to get a Mamma doll on the Infants' Home Christmas tree from Santa Claus. Bobbie says he is going to have a chu chu train, while little baby sister expects a cosy warm jacket and a pretty rattle. The Board of the Infants' Home wants to be sure that Elizabeth, Bobbie, and the other 260 children in their care will not be disappointed when they come to the Christmas Tree Party on December 29, and so it is appealing to you, the friends of little children, to help them finance their Christmas Party. The maintenance and clothes for these little people cost so much that there is no money left over for toys and treats.

Eating Sunlight

WHEN scientists began to investigate the riddle of cod-liver oil they found that this oil had more disease-fighting properties than any other known substance. What made it so potent in combating ill-health?

It was ultimately ascertained that cod-fish, from whose livers this oil is prepared, feed entirely upon a sea-vegetable which floats upon the surface of the water. In other words, they feed upon sun-drenched food and nothing else.

But it was a long time before anyone thought of applying this knowledge in a practical way to other foods. That has now been done.

The action of sunlight upon disease has long been known and understood. The unseen, but potent ultra-violet rays fortify the blood against invading germs. The same results are obtainable by means of artificial sun lamps.

But it is not yet possible to give this treatment to all sick people. Many ailing people, especially little children, live in remote districts, far from the nearest artificial sunlight clinic. How were these patients to be treated with sunlight?

The solution came when it was decided to see what effect food radiated under these powerful light-batteries would have upon the sufferers. In a northern hospital food was radiated, packed, and distributed to remote patients.

How were results to be checked? One of the diseases readily curable by artificial sunlight is rickets, which leaves bones soft. A number of small rickety patients were X-rayed before the sun-impregnated food treatment was started. And they were again X-rayed after a course of sun-food. The pictures showed that bone had actually been formed by the sunlight absorbed into the food.

Not poverty, but unselfishness, is the true Christian ideal. The Bishop of Birmingham.

Christmas Trump

Diamonds are your Christmas trump.

They are your highest play in your longest and strongest suit. Lead a diamond and watch it take your partner's heart.

The rules of the Christmas game are simple and complete. Finesse a diamond, double your partner's joy in receiving and redouble your own satisfaction in giving.

To assist you may we suggest an exquisite ring, containing a canary diamond set in platinum, supported by two beautifully cut pear-shaped diamonds? Here is a gift to capture a heart and hold it for ever.

There are other gifts in the Ryrie-Birks diamond department no less compelling than this one. You are invited to come in and make an early inspection of our diamond show-cases.

Ryrie-Birks
Diamond Merchants
Yonge and Temperance



Dainty Enough For Any Woman

These lovely satin mules are as charming a gift as one could find in a day's searching. They're well made of fine satin in several popular colors—and they're only \$5.00.

HOSIERY

You'll find our Hosiery Section a pleasant place to shop for Xmas Hosiery, Cut Steel and Rhinestone Buckles, Shoe Trees, Spats, etc.

H. & C. BLACHFORD
LIMITED

286 Yonge Street Near Dundas Street.

THE "VANCOUVER EXPRESS"

One dictionary defines the word "express," as "to declare; to make known; to put into words; rapid transit or conveyance." To Canadians, with the prefix Vancouver, the word means decidedly more. In addition to rapid transit, "Vancouver Express" means comfort, convenience, quality of cuisine and the acme of personal service.

The fact that this Canadian Pacific through train starts from Toronto gives local patrons the advantage of rapid service to the Pacific Coast without change of cars. It is timed to reach the Western cities at suitable hours and to make convenient connections at Regina and Calgary for Saskatoon and Edmonton, and at Vancouver for Victoria and South Pacific Coast points.

The "Vancouver Express" leaves Toronto Union Station daily at 9.00 p.m. Its service is proven and is the standard of the continent—Canadian Pacific throughout. Whether you travel in the Standard or Tourist sleeping cars, the Compartment-observation or Colonist car, you are assured that perfection of courteous, efficient attention that identifies all branches of Canadian Pacific service. Rates, reservations and full information from any Canadian Pacific ticket agent.

Here and There in the Old Land

From Grave to Gay
From Lively to Severe

THE Rev. E. A. Robertson, of the Scottish Mountaineering Club, at a social gathering of the Cairngorm Club, said that during an expedition to an historic cave in the Cennacroe forest, Glenmoriston, Inverness-shire, the keeper, an old man, told of a visit by Mr. Winston Churchill (the Chancellor of the Exchequer). The keeper said:

"I had a rifle with me, for I hoped the gentleman would be able to get a stag after he had seen the cave. We



MRS. ROBERT B. G. CLARKE
Formerly Miss Jean Baker Boys, daughter of Mr. and Mrs. Thomas R. Boys, of Russell Hill Road, Toronto. Mr. Clarke is the son of Mr. and Mrs. T. B. Clarke, of Toronto.
—Photo by J. Kennedy.

got to the cave, but he was so very tired that he was going back down the corrie (a circular hollow in the side of a mountain) and not back up to the ridge, but I said if he went down the corrie he could not get a stag owing to the wind. He said he would not go up the ridge for all the stags in Cennacroe.

We started walking when he began talking and arguing about going down the corrie. He was so busy with his argument he was not noticing where he was going. He was a splendid speaker, and when he had finished we were almost back on the ridge again.

"I just stopped and I said, 'Well, Mr. Churchill, just look and see where ye are,' and, oh, he was very merry and just laughed and laughed, and we got a stag, and he was very pleased and I was very pleased. Oh, but he was a clever speaker, but rather heavy on his legs on the high hills."

TEN years ago this month Emile

Verhaeren, the greatest of Belgian poets, was killed in a train accident at Rouen. It is a strange coincidence that he should have died, killed by the very monster he had celebrated so often in his verses, as the Greeks of old sang the praises of the gods they most feared.

The death of Verhaeren was regarded as a national tragedy, for he had come to be considered—which is rare in a man's life-time—the symbol of the country as a whole. It was with him the King visited the soldiers in the trenches and the wounded in the hospitals. France, in recognition of his position as poet and patriot, offered the shelter of the Pantheon to his mortal remains. But his own people, esteeming him, as indeed he was, their greatest national asset, preferred to the majesty of the Pantheon the last little patch of country unoccupied by the Germans, what the poet himself had called "Le Lambeau de Patrie."

Verhaeren is the greatest poet that Belgium has ever seen. He sang with melancholy, haunting beauty of the grey seas and the rude winds of the North. The sound of the winter waves is heard in the rough music of his verse. He described the naked, dreary, Flemish plains, with the long white roads winding over them, it

seems into eternity, the flattest plains in the whole wide world.

Like Walt Whitman, he sang of the modern world, of machines, of towns, and of scientific achievement; but he did not look at them from a modern point of view. He wrote of modern inventions as the epic writers had written of dragons, of giants, and of goblins, as if they were animated by some mysterious force of life independent of man. This strange faculty of awe and wonder makes him the greatest poet of the modern world. He saw in the industrial and mechanical achievement of to-day, "Un sillage nouveau vers l'éternelle beauté."

The two most striking characteristics of his personality are his deep Flemish mysticism and his tremendous energy and love of life in spite of all its misery and disappointments. No other poet in those years before the war, when the whole of Europe seemed bowed down beneath the weight of its civilization, had this frenzy of life, nor loved it as much as he. Too many poets of our day have sung only of discouragement, of disappointment, or the weariness of life.

He was the most Pantheistic poet since Goethe, but when religious belief left him, the mystic worship that once he gave to God in the Roman Catholic Church he gave to the whole universe, of which he made a kind of God not vastly different to the one to whom he had prayed in his early years.

Ten years now he has lain in the little cemetery at Wulveringham, but his ashes are to be brought back to Saint Arnaud, the little village where he was born, to lie among the fisher-folk he loved so well. It is there he asked to sleep his eternal sleep on the banks of the river Scheldt. No more fitting manner could be found to celebrate this, the tenth anniversary of his death.

ONE of the excitements of the moment in Paris is the tiny bookshop, tea-room, and art gallery opened under the sign "Fermé la Nuit," by the Princess Marie Murat, who is a member of the Rohan family.

This little place is on the Quai de l'Horloge, not a stone's throw from Notre Dame. The princess, a very clever and artistic woman, whose ancestors disclaimed the title of Prince, their proud motto being *Prince ne roien, Roi de peux, Rohan suis*, does not disdain to turn her intelligence to providing a charming and comfortable tea-room in an artistic quarter where it is most needed. Up to the present the only places of refreshment in the neighborhood have been the cafés and the *marchands de vins*. In *Fermé la Nuit* one can have tea, turn over the leaves of the newest books or rare old first editions, or study the pictures of the Great Masters of to-morrow. The princess, who is the widow of Prince Lucien Murat, is of the aristocracy of the First Empire, but she is very well known in literary and artistic circles.

ON DECEMBER 3, thirty-two years ago, died at his home in Samoa Robert Louis Stevenson, on whom the natives of that land

bestowed the title of Teller of Tales. Few men in our time better deserved

the title, for he carried on with immitable beauty of language the work of the great romance writers whose cloak to-day only one or two survivors of a great age in literature can wear with distinction. All his short life, handicapped by deplorable bad health, he maintained his life's purpose to achieve in letters a niche in the Temple of Immortality. For years he "sedulously aped" the style of earlier masters, for long years his success was inferior to that of the meanest of amateurs. Long before worldly success came, he had achieved a style, the grace and beauty of which had delighted and inspired at one time almost every young literary aspirant, and few writers can claim to have bestowed on humanity by their works so much pleasure, comfort, beauty, and entertainment. It may be I cannot speak for the youth of to-day, but I can affirm that with the youth of yesterday to read and appreciate Stevenson was a condition of acceptance into the circles of culture, and an indication of right-mindedness and sense of humor, and the library of no decent youth was deficient of a selected half-dozen of Stevenson's books. In his unfinished "Weir of Hermiston" he appeared to be on the way to a place among the world's fifty best novels, if he could have solved the technical difficulties of a particularly dramatic plot. Opinions differ enormously as to the merits of his completed novels, but I put my money on "The Master of Ballantrae," though many famous critics decry it. The man remains secure in the Temple of Fame, an illustrious Englishman who, "with

weak virtues, weaker hands, sowed gladness on the peopled lands," and brought light immeasurable to them that sit in darkness. The natives of Samoa recognised these merits and still cherish his name and tend his grave under their wide and starry sky. We, the leaders of civilization and culture, have spent the last ten years in unearthing anything discreditable concerning his name that may hang about the gutters, and casting these pearls before—the reading public.

Love Dramas of the Peerage — The Beautiful "Colleens"

IN THE winter of 1745 the city of Dublin was thrown into a state of high excitement by the appearance of a couple of girls from the wilds of Connaught, whose almost unearthly beauty won the instant homage of every man, from His Excellency, the Earl of Harrington, then Lord-Lieutenant, to the sourest jarvey who cracked a whip in the streets.

They had grown to girlhood in a ruinous thatched house, in the shadow of Castle Coot, in County Roscommon, and were the daughters of one John Gunning, a roystering, happy-go-lucky, dram-drinking squireen, whose most serious occupation in life was keeping the brokers' men on the right side of his door. And at the time this story opens they were living in a cottage, rented for a modest eight pounds a year, on the outskirts of Dublin, with their mother, who was a daughter of Lord Mayo.

To say that all Dublin was at the feet of the Gunning sisters, at the first sight of their lovely faces and dainty figures, is an unadorned statement of fact. The young "bloods" of the capital were their slaves to a man, ready to spill the last drop of blood for them; and every gallant of the Viceregal Court drank toasts to their beauty, and vied with his rivals to win a smile or a word from them.

Peg Woffington, it is said, threw up her arms in wonder at the sight of them, and, as she hugged each in turn, declared that she had never seen anything half so beautiful; and Tom Sheridan went down on his knees in involuntary homage to the majesty of beauty.

It was Tom Sheridan who placed his stage wardrobe at their disposal, when they were invited to the great Viceregal ball in honor of King George's birthday; and, attired as Lady Mabeth and Juliet respectively, they danced the stately minuet and rollicking country dances with such grace and abandon that lords and ladies stopped in their dances, and mounted on chairs and tables to feast their eyes on so rare and ravishing a sight.

But even Dublin was no suitable market for such peerless beauty. Mrs. Gunning decided. Through her they had the blood of the Plantagenets in their veins, and no man less than a Duke or an Earl—certainly not an Irish squire or impoverished lord—was a fitting match for her daughters. And so to England and London they were carried, flushed with their conquests, leaving broken hearts behind them, and heralded across the Channel by many a sonnet singing their beauty.

But, although each was equally fair, the sisters were by no means alike in their charms. Maria, all gladness and mirth, was a sprightly brunette, in whose laughing glances shone the fires of a pleasure-seeking soul; while Elizabeth, the younger, with soft blue eyes and dark golden hair, although infinitely more placid, was no less radiant than her dashing sister. "Each was," to quote another description, "divinely tall, with a figure of perfect symmetry, and a grace of dignity enhanced by the proud poise of the small Grecian head. Faultless also were the rounded arms and the hands, with their long, slender, tapering fingers."

Such, in the cold medium of type, were the two Irish sisters who took London by storm, and who "made more noise than any of their predecessors since the days of Helen," in the summer of 1751. Their conquest was immediate, electrifying. London raved about the new beauties; they were the theme of every tongue, from the Court to the meanest coffee-house. Even Grub Street rubbed its eyes in amazement at the wonderful vision, and ransacked its dictionaries for superlatives; and the poets, with one accord, struck their lyres to a new inspiration.

Whenever the sisters took their walks abroad "they were beset by a curious multitude, the press being once so great that one of the sisters fainted away and had to be carried home in her chair; while on another occasion their beaux were compelled to draw swords to rescue them from the mob."

It was inevitable that girls of such peerless beauty should soon have a legion of lovers. Indeed, before they had been a month in England, they were besieged by all the greatest gallants in town, from the rakish

Duke of Cumberland downwards, and could pick and choose among the coronets that were laid at their dainty feet.

Nor was it long before Elizabeth made her choice, and the world of fashion was thrown into a high state of excitement by the news that the younger of the sisters had blossomed into a duchess in a highly romantic manner.

Only a week earlier she had been present at a masquerade where the Duke of Hamilton, one of the greatest rouses in London, had first set eyes on her loveliness, and at sight of it had completely lost both his head and his heart.

So sudden and great was his infatuation that within an hour of being introduced, Horace Walpole tells us, he was "making violent love to her at one end of the room, in my Lord Chesterfield's house, while he was playing faro at the other; that is, he neither saw the bank nor his own cards, which were of £300 each. He soon lost a thousand."

So inflamed, indeed, was the Duke that he knew not a moment's peace until he had made the prize his own. Two nights afterwards, to quote Walpole again, "being left alone with her, while her mother and sister were at Bedford House, he found himself so infatuated that he sent for a parson."

"The reverend doctor refused to perform the ceremony without license or ring; the Duke swore he would send for the Archbishop. At last they were married with a ring of the bed-curtain, at half an hour after twelve at night, at Mayfair Chapel. The Scotch were enraged, the women mad, that so much beauty had had its effect."

A few days later we see the squireen's daughter, cradled in a dilapidated farmhouse in the wilds of Ireland, making her regal progress to Scotland—greeted at every town and village by cheering crowds, struggling to catch a glimpse of her beauty—to her husband's stately palace in Lanarkshire, where for half-a-dozen years, until the Duke's death left her a widow, she lived in the pride and splendor for which the dual Hamiltons were famous.

But a woman so superlatively lovely was not at all likely to remain long

Remember to use OLD DUTCH



EVERY NEEDY CONSUMPTIVE MUST BE CARED FOR

Be generous to our appeal

Muskoka Hospital for Consumptives
Toronto Hospital for Consumptives
Queen Mary Hospital for Consumptive Children

Subscriptions may be sent to Hon. W. A. Charlton or Mr. A. E. Ames, 223 College Street, Toronto.

as the ceremony was over they set out for Lord Ashburnham's seat at Charlton, in Kent, to consummate their nuptials."

The new Countess was now in a position to deck the beauty, of which no one was more conscious than herself, as it deserved to be decked. She spent her days worshipping at the shrine of her loveliness, and embellished Nature with every device of art, squandering fortunes in adorning it with the most costly jewellery and dresses.

When, thus sumptuously adorned, she took the air in St. James's or Hyde Park, the crowds who followed

tells us, "she was observed to be acting over all the comedy of eyes with her former flame, Lord Bolingbroke, an unscrupulous rake who seems to have striven for years to make her the hapless victim of his passion."

Until the last few days of life the Countess lay upon a sofa with a mirror in her hand, gazing with yearning eyes upon the reflection of her fading charms. And when she perceived that her beauty had vanished she asked to be carried to bed, and called for the room to be darkened and the curtains drawn, permitting no one to look upon her pallid face and shrunken cheeks.

Thus rolled off all that had made life worth living, Lady Coventry resignedly awaited the end, which came in mercy on the first day of October in 1760.

He Walked in Glory
He walked in glory on the hills;
We daisies envious from afar
The heights and rose-lit pinnacles
Which placed him nigh the evening star.

Upon the peaks they found him dead,
And now we wonder if he sighed
For our low grass beneath his head,
For our rude huts, before he died.

—William Canton.

CHRISTMAS AND NEW YEAR'S TRAVEL

Throughout the year there is no period so like a magnet for dragging people together as Christmas time.

No matter where you may be, there is an intensive longing for Christmas at home. Long ago, when travelling facilities were limited, people journeyed many weary miles and endured great hardships in order that they might be with their friends and loved ones on Christmas Day, but this has all been changed by the application of modern railway methods, whereby even the continent may be crossed in safety and with every comfort, in a comparatively short journey.

This year Christmas and New Year's travel promise to be heavy, and with a view to placing every facility at the disposal of their patrons, Canadian National Railways have made their advance preparations and plans for extra trains and additional equipment on regular trains. Full particulars will appear in newspapers, and special time tables will be shortly obtainable from any Agent of the Company.

Those who wish to prepay the fare of relatives or friends from any outside point can deposit the money at any Canadian National Agency, and the transportation will be delivered immediately and economically.

The Canadian National Telegraphs place at your service their wonderful facilities for the quick transmission of Holiday Greetings. A special staff is engaged during the Christmas rush in order that transmission and deliveries may be quickened to the highest point. A very attractive design of message form is being prepared for the holiday season.

The Canadian National Express offers the best vehicle for the safe and swift transport of Christmas gifts. That particular feature receives special supervision at holiday time and this in itself is a guarantee of efficient service. Remember that a Canadian National Express receipt will protect you and will ensure complete satisfaction.

Canadian National solicits your patronage for every branch of its public service utilities. Every effort of each employee is centred on the efficient performance of his or her duty, and those who place their business in the hands of this great merchandising organization may rest assured that they will receive the full value for whatever expenditure they may make, plus that measure of personal interest which is the true complement of perfect service.



MISS DOROTHEA LESLIE FLEWKER
Daughter of Mr. and Mrs. Herbert E. Flewker, and granddaughter of Lieut.-Col. and Mrs. Hamlyn Todd, of Ottawa, who will be presented at Their Excellencies' Drawing-Room in January.
—Photo by Paul Horsdal, Ottawa.

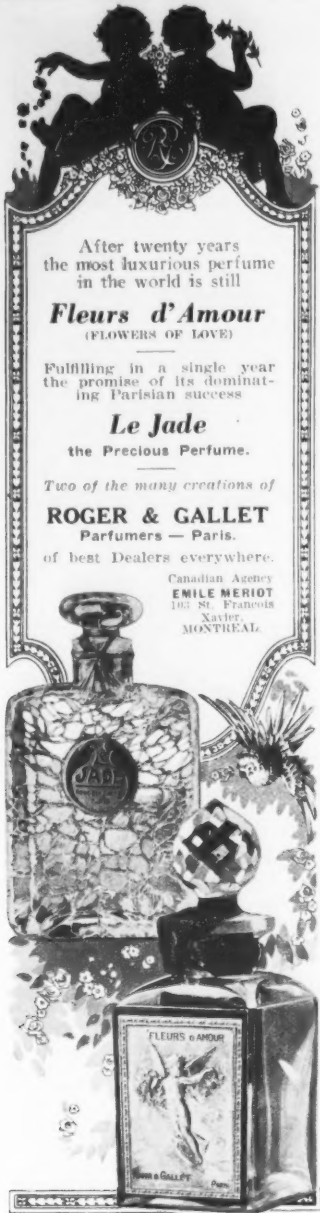
a widow, and within twelve months of weeping over the grave of her first husband we find her the wife of handsome Jack Campbell, who a few years later was able to place a second strawberry-leaved coronet on her head as Duchess of Argyll.

Thus to Betty Gubling, daughter of the scapegrace squireen, fell the unique distinction of marrying two dukes, and also of being the mother of four others, two of whom were successive Dukes of Hamilton, and two of Argyll.

As for Maria Gunning, her nuptials were less romantic and precipitate than those of her sister.

Among her many titled wooers was the Earl of Coventry, a grave young lord of handsome exterior and courtly graces, who had little difficulty in outstripping his rivals for her hand, and one March day in 1752, when "er Duchess sister, Betty, had just had her splendid installation as châteline of Hamilton Palace, the world of fashion was reading the following announcement:

"On Thursday evening the Earl of Coventry was married to Miss Maria Gunning, a lady possessed of the exquisite beauty and of those accomplishments which will add grace and dignity to the highest station. As soon



After twenty years
the most luxurious perfume
in the world is still

Fleurs d'Amour
(FLOWERS OF LOVE)

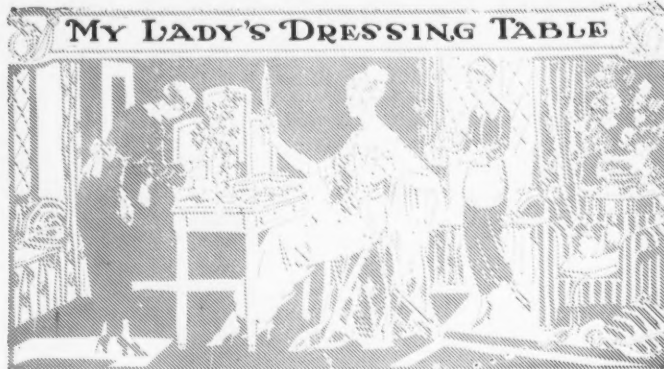
Fulfilling in a single year
the promise of its dominat-
ing Parisian success

Le Jade
the Precious Perfume.

Two of the many creations of
ROGER & GALLET
Parfumeurs — Paris.

of best Dealers everywhere.

Canadian Agency
EMILE MERLOT
103 St. Francis
Xavier
MONTREAL



IT WAS a glorious December night with the moon a slender pearly crescent in a sapphire sky. I was walking with a Small Person who suddenly remarked: "Don't you love the colors in the drug store window?" I looked at the shop which sent a cheerful blaze abroad—and truly it was a pleasing sight. There was a huge bottle filled with ruby liquid—another with emerald—and an enormous receptacle filled with blue-tinted

Christmas trees and candles. Isn't it jolly when the world is all lit up? I'll admit that the last remark sounded like a return to the bad old days of the bar; but the Small Person is in the right as to the necessity for a Christmas coloring. What would the festival be without the green of the shining leaves and the red berries of the holly? Then there is the pearly glimmer of the mistletoe which comes to us from the days of the Druids and



LATEST WINTER SPORT COSTUMES

The very latest one-piece skiing costume, on right, and on left a chic effect.

both salts completed the display, while yellow streamers announced to all and sundry that Santa Claus is near. "Simply scrumptious," continued the Small Person. "It makes you think of

means the centuries-old salutation of Yuletide. The extreme Soviets tried to banish Christmas from Russia, but they found that the world demands the festival and that they were fighting forces stronger than any Communism.

Such a glad day I hope it will be for all of the readers of this column. Year by year you have written letters of such small affairs as matter very much to womankind. To the girl who wishes to look her best to please the eyes of the very finest man in the world, to the woman who is contending with her first wrinkle and who is determined to keep Youth as a companion; and to the woman who is greeting silvery hair and a slower footstep as something to be made gracious and gentle, let us hope for a happy Christmas Day, with friends at hand and beauty everywhere. If there are empty chairs and portraits wreathed with holly for remembrance, it is only to make us more tender towards those who are here.

Beauty Lies in Healthy EYES

Millions of women throughout the world promote EYE health and beauty with **MURINE**. It cleanses EYES of irritating particles and keeps them clear and bright. Contains no belladonna.

Write Murine Company, Dept. 54, Chicago, for book on Eye Beauty.

MURINE
FOR YOUR EYES

Correspondence

A. E. R. You should not be alarmed by the condition of the hands in this weather. Winter is always a time of trial for the woman who likes to keep her hands soft and white. In the first place, are you careful to wipe the hands thoroughly before going out to face the cold? If the hands are even slightly damp, the cold is sure to play havoc with them and leave roughness and creases. The chaffing from the contact with cold is especially trying in the winter days, for it is hard to restore to softness and smoothness the hands which become roughened early in the season. However, there are fortunately ever so many true and tried creams which will help to restore the fairness. If the skin has become really roughened, you should wear gloves at night ("lined") with a good cold cream.

Nellie. The price for such treatment as you describe is usually two dollars and a half an hour. However, it is wonderful how you will be able to help yourself by close observation of the treatment. Of course, you will find the skin flabby and dull after such an illness as you have known. It will take both time and patience before you find

Save Your Good Looks, Dear Lady

I had a lovely complexion, then. How many women you hear making such a remark. No one need ever think the beauty of their skin is gone past recovery. Absorbent treatments and preparations have done wonders for thousands, who have given us their expressions of gratitude. If you have sallowness, hollow cheeks, lines, flabbiness, lack of tone and freshness in your skin, make regular use of

Princess Skin Food

It will make you look ten years younger. It is safe, refreshing, lovely. Full instructions with every jar. Get a jar and try it, you will be delighted. Sent to any address on receipt of price—\$1.50.

SUPERFLUOUS HAIR WARTS AND MOLES

These unlovely blemishes are removed successfully by our perfected system of Electrolysis, the only truly permanent and harmless method. Consultation free.

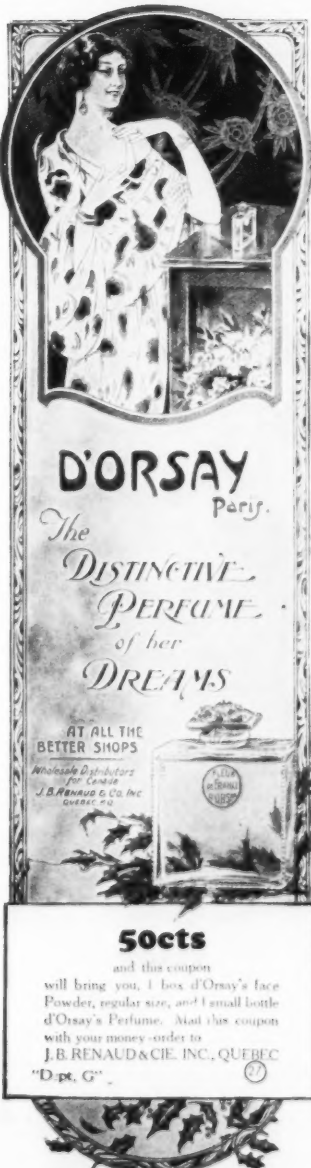
Write for Booklet "X" FREE
HISCOTT INSTITUTE, LTD.,
61F College St., Toronto.



The captivating, subtle touch for evening use. Renders a delicate, soft appearance to the complexion, arms, neck and shoulders.

GOURAUD'S
ORIENTAL CREAM

Made in White, Flesh, Rachel
Send for Trial Size
Ferd. T. Hopkins & Son, Montreal



D'ORSAY
Paris.

The **DISTINCTIVE** PERFUME of her DREAMS

AT ALL THE BETTER SHOPS

50cts

and this coupon will bring you 1 box D'Orsay's face Powder, regular size, and 1 small bottle D'Orsay's Perfume. Mail this coupon with your money order to J.B. RENAUD & CO. INC., QUEBEC "D-28, G."



Santa Claus
receives his
Christmas
Gift

A purchase from your jeweler is an investment in permanent values

CANADIAN ELGIN WATCH COMPANY, LIMITED, Toronto

the fresh tints coming back, but you will be rewarded eventually for the care you bestow. And isn't it fine to feel well again and able to take an interest in the Christmas things? Do not be afraid of outdoors, even if it is rather cold. The fresh air is a great healer and helps greatly in making us feel stronger and ready for the day's work or play.

Goldilocks. I quite sympathize with your desire to keep your hair bright and shining; but it is hard to avoid the appearance of artificiality—and everyone dislikes a brassy tinge in the hair. A shampoo with camomile will give a delightful fluffiness to the hair and will go far towards keeping a light tinge; but nothing save coloring will preserve the golden hue. I do not know whether the popular saying "Gentlemen Prefer Blondes," is true, but golden hair is certainly attractive to many;—and there seems to be so few golden-haired girls left to us. In the old fairy tales, the heroine seemed always to have golden hair;—and even so much of it. So, see a good hair-dresser and do your best to keep your crown of glory bright—for a real Goldilocks is a benefactor.

Valerie

Fairy Land

Over hill, over dale,
Thorough bush, thorough brier,
Over park, over pale,
Thorough flood, thorough fire,
I do wander everywhere,
Swifter than the moon's sphere;
And I serve the fairy queen,
To dew her orbs upon the green:
The cowslips tall her pensioners be;
In their gold coats spots you see;
Those be rubies, fairy favors,
In those freckles live their savours:
I must go seek some dew-drops here,
And hang a pearl in every cowslip's ear.

—Shakespeare.

DO YOUR WINTER TRAVEL TO THE WEST VIA "THE NATIONAL"
For comfort's sake go "The National" when travelling to Winnipeg and the West. The fast Canadian National train has every convenience to make your winter trips enjoyable. Attentive service, modern steel equipment, convenient hour of departure all favor "The National" when considering your trips to Winnipeg.

"The National" leaves Toronto nightly at 9 p.m., arriving at Winnipeg 10 a.m. the second morning. Connections are made at Winnipeg for all Western points. In addition to regular equipment a special sleeper is carried for the convenience of Sudbury passengers. Tickets and information from any Canadian National Agent.

Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.



From the man's viewpoint

HE may thrill to your smartness yet never notice the cut or color of your gown. But should he glimpse the slightest trace of unsightly hair—the whole impression is spoiled; he classifies you from then on as a woman lacking in fastidiousness.

Avoid this unfair criticism. Keep your underarms, forearms and neck clean and fresh with the depilatory famous in France for over one hundred years—X-BAZIN! Safe, easy to use, delicately fragrant, X-BAZIN leaves your skin petal-soft and white. X-BAZIN does not coarsen, darken, or encourage future hair growth. And it takes but a few minutes to perform its important duty. Be fair to your beauty! Use X-BAZIN.

Manufactured by
HALL & RUCKEL, Inc.
New York, U. S. A.

X-BAZIN
Famous French Way of Removing Hair

Price 50 Cents
OBTAINABLE IN POWDER OR CREAM
Wholesale Agents for Canada
Lymans Ltd., 344 St. Paul St. W., Montreal.



BAYER Genuine
ASPIRIN

Proved safe by millions and prescribed by physicians for

Colds Headache Neuritis Lumbago
Pain Neuralgia Toothache Rheumatism

DOES NOT AFFECT THE HEART

Safe Accept only "Bayer" package which contains proven directions. Handy "Bayer" boxes of 12 tablets. Also bottles of 24 and 100—Druggists.

Aspirin is the trade mark (registered in Canada) of Bayer Manufacture of Monoacetic-acid of Salicylic acid (Acetyl Salicylic Acid, "A. S. A."). While it is well known that Aspirin means Bayer manufacture, to assist the public against imitations, the Tablets of Bayer Company will be stamped with their general trade mark, the "Bayer Cross."

H.P. SAUCE

Gives flavor and freshness to the food.

Plans for Homes
Last word in builders' aid. Practical, up-to-date suggestions on planning, building, furnishing, decorating and gardening. Profusely illustrated, and scores of actual dollar-saving suggestions. Send 25 cents for current issue.
MacLean Building Reports, Ltd.
345 Adelaide St. W.
Toronto, Ont.

Baby's care
Write for our free booklet on Baby's care and feeding.

Borden's EAGLE BRAND Condensed Milk
The Borden Co., Limited
MONTREAL 14-26

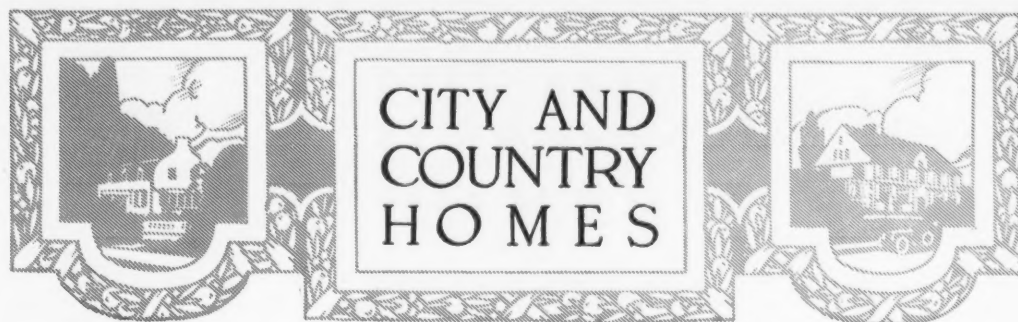


Cuticura Treatment Keeps The Hair Healthy
Before shampooing anoint the scalp with Cuticura Ointment, letting it remain on overnight when possible. Then shampoo with a suds of Cuticura Soap and warm water. Rinse thoroughly. A clean, healthy scalp means good hair.
Sample Each Free by Mail. Address: Canadian Depot, "Stashouse, Ltd. Montreal." Price, Soap 25c, Ointment 25c and 50c. Talcum 25c.
Cuticura Shaving Stick 25c.

Follow Summer South to **FLORIDA and the GULF COAST**

Enjoy a wonderful winter holiday in Florida and along the palm-shaded Gulf Coast. The orange groves are now at their best. There are land and water sports of every description. Splendid fishing and shooting; glorious motoring; famous Southern cuisine and comfortable accommodation at hundreds of resort hotels.
For detailed information and illustrated folders write
CITY TICKET OFFICE
Corner King and Toronto Streets
Phone MAin 4207, ADel. 5179 or ADel. 6001

TRAVEL CANADIAN NATIONAL



CITY AND COUNTRY HOMES

The Dining Room

WHEN deciding upon the dining-room decoration and furniture, there are some things you must make up your mind to do away with, such as the use of deeply colored walls, plate rails and the china closet, and with them the overlaid buffet, and the display of too much in sight, especially silverware and heavy cut glass. Aim at a quiet and unified effect.

This room being less constantly in

colors—with sash curtains of warm buff.

Should you have a small dining-room, why not furnish with painted furniture—using a gate-leg table and wood chairs, and Welsh dresser. They can be painted in putty color and jade green, which with ivory walls would make a very harmonious room. Or the furniture painted dull Chinese red and black with softly toned grey walls, and with curtains of Chinese red, blue and old gold. It is worth remembering that any unmatched

framed a looking-glass. Since then the Henry II. craze has been replaced by the English craze—faded English period furniture with Gallic "improvements", or else modern chests of drawers, sideboards, and so on.

Yet the French artists have been evolving a beautiful style of their own. It is intimately associated with, yet sub-ordinated to, the architecture of the rooms. Its lines are very much like the furniture of the 'forties, but the decoration is now the main point, consequently the wood disappears under paint and lacquer. Black, gold,



THE DINING ROOM

use than the other rooms can be more or less formally set and planned, and it also demands a certain balance not easily obtained in the other rooms, by the very nature of its furniture setting. The dining table in the middle of the room, the chairs grouped in pairs or singly at the walls, and the sideboard forming the centre piece on one wall, flanked by good pictures, is a natural formal setting. The walls can be panelled to give the room a character of its own, either in a simple treatment with hardwood or with canvas panels and hardwood slats; in either case the wainscot should be about two-thirds the height of the room, and finished to match the furniture in color. Above the wainscot the plaster work can be finished with a rough-textured surface, which will give an artistic finish when decorated. It is quite possible to have this surface finish put on old work.

It would be well to consider a color scheme for the room, including the wainscot. Two shades of warm buff, gray or putty color for the woodwork, and a light jade green for the plaster work above the wainscot, with a very light jade green or buff tone for the ceiling, would be particularly harmonious. The floors could be finished a dark rich walnut brown.

Should you not have panelling on the walls, they could be finished in the same tones as already suggested, or in warm tan color, slightly darker for the woodwork, the ceiling a much lighter shade than the walls, and the floors a walnut brown.

Furnish the room with unmatched furniture—that is, do not buy a suite, but purchase separate pieces—a refectory table, as shown in the illustration, or a drop-leaf or draw table would be suitable. Then half a dozen upholstered chairs, with square low backs, will do to commence with; and a Welsh dresser, which will be much less formal, and far more suitable than the conventional sideboard. The woods of the various articles of furniture should be the same, usually mahogany or walnut. This will give the requisite harmony to your furnishing scheme.

A few carefully chosen pictures—family portraits and architectural subjects are suitable—should be hung in the larger wall spaces. But not too many—three or four good ones, rather than numerous smaller. Remember again how necessary wall space is for quiet stately effect.

The rug can be in two tines of neutral shades of Chinese red, or jade green, but not heavy in color, and figured if possible; they wear better, dining-room rugs will get spotted.

Window curtains can be chosen having stronger color—say the rug

furniture can be given a related effect by painting the same colors. The floors must be very dark brown.

A word about lighting—the centre ceiling table light seems inevitable—but why not vary this by placing four cut glass or silver candle sticks on the table, electric if you wish, and confine the room illumination to a picture light or two. You will find this arrangement very decorative for the table setting. Copyright 1926, MacLean Building Reports, Ltd.

Furniture Fashions in France

A FEW years ago every French bride prided herself on her faked Henry II. dining-room suite, her faked Louis XVI. drawing-room, and her Louis XV. bedroom. One vaguely heard of "Art Nouveau", and sometimes furniture shops exhibited weird, fragile, thin-legged pieces adorned with mermaids, whose spread hair became the handles of drawers or

silver, crimson are introduced in the color scheme.

The spindle legs of the tables and chairs are long, but by no means fragile looking. Even the massive cubic chest now rests on such legs. The beds are very low and wide, with magnificent bedcovers. Hanging cupboards are mostly without carvings and recommend themselves only by the geometric, severe beauty of their lines. The seats are solid, the arm-chairs having round backs, shaped like the back of a hip bath.

There are few pieces of furniture in each room. The effect looked for is that of space and airiness, and it is achieved by eschewing fussy knick-knacks or small objects. The furniture is dark in coloring, like the curtains, which are of a heavy fabric, falling in stiff lines. But the walls are light. Each vase, jar, picture is placed with a purpose, and none allowed which is not indispensable for the production of effect.

The woods usually employed by our French artists are grey birch and wild cherry tree, but with mahogany and bronze they produce their richest effects.

Thus a beautiful drawing-room was of mahogany, the armchairs and hexagonal table with straight legs, the writing desk topped with a big oval vase, the chiffonier with alternate panels and shelves, each shelf bearing one fine piece of china or one lacquer box. The oval tea-table has six legs, three at each end. Between the two velvet-curtained windows stood a big fan-shaped mirror, over which hung a single picture. At the foot of that mirror was a sofa, with the little bookcase close at hand. A plain carpet and two rugs completed this ensemble.

WHY NOT CALIFORNIA THIS WINTER?

Each year as winter approaches, Pacific Coast resorts attract in increasingly large numbers, those who desire a pleasant change from the rigorous weather of the East. Sunny California especially has become a most popular mecca for winter tourists because of its marvelous climate, its varied possibilities for every branch of summer sport. Its gorgeous scenery and excellent motor roads. If you have not yet wintered in California why not do so this year? There are several optional routes available from the Canadian Pacific concerning which ticket agents will gladly supply full information upon request. Travel at least one way through Canada via Canadian Pacific and revel in the miles of matchless mountain scenery en route. Break the journey at Vancouver, then continue via Victoria where a delightful stopover at the famous hotel "Empress" will be thoroughly enjoyed. Consult nearest Canadian Pacific Agent for rates, reservations, etc.; ask him to arrange your itinerary.



CANDELABRA AND STAND. C. 1785
Height 8 ft. 9 in., width 1 ft. 11 in., depth 1 ft. 11 in.

Lovers of **TEA** will find added pleasure in **Chase & Sanborn's**
SEAL BRAND
TEA BLACK ORANGE 1. PEKOE

Choose the Children's Sweets as Carefully as You Do Their Companions!

Ganong's CHOCOLATES



The maker's mark on every piece

Have you tasted the NEW IMPROVED "G.B." coating?

ROBINSON & CLEAVER'S STANDARD QUALITIES OF IRISH LINENS AT EXCEPTIONALLY LOW PRICES



IRISH HOUSEHOLD LINENS.
Heavy Plain Cream Linen Sheet, by the yard, width 72 inches, \$1.10 per yard. Extra Heavy Unbleached All Linen Huckaback Towelling, width 24 inches, .50 per yard. Cream Linen Tea or Glass Towelling, 22 inches wide, .30 per yard.

SHIRTS AND COLLARS
Cut, made and laundered in our own workrooms. Best quality materials used throughout. Soft Fronted Shirts, Mercerized Twill, \$1.50. Zephyr and Oxford from \$2.50. Linen from \$3.10. Poplin \$3.75 each. Linen faced "Castle" Collars \$3.00 per dozen.

Delivery of Goods is guaranteed. Orders of over \$48.75 Carriage Paid by Parcels Post to destination, or by steamer to port of landing. This beautifully illustrated Catalogue of Fine Irish Linens, together with Samples, will be sent post free. Ask for No. 52E.

ROBINSON & CLEAVER BELFAST
Irish Linen Manufacturers
NORTHERN IRELAND.

Reliable Refrigeration



Have your own ice-man always at your service. Install a Universal Cooler in your refrigerator.

The UNIVERSAL COOLER

is the most efficient and economical of mechanical refrigeration units and assures you of a cold, dry, refrigerator with plenty of ice all the time.

UNIVERSAL COOLER CO. OF CANADA LTD.
Howard Ave., Windsor, Ont.

Universal Dealer in Toronto:
BEATTIE MCINTYRE LTD.
72 Victoria St., Toronto, Ont.

For the Bathroom—**EDDY'S "Navy Toilet Tissue"**

NAVY TISSUE is soft and absorbent and, like all Eddy tissues, is manufactured under the most exacting sanitary conditions.

Each roll of "NAVY" Tissue is guaranteed to contain 700 sheets. Quality and Economy combined.



THE EDDY CO. LIMITED
HULL, CANADA

The Management of the
Alexandra Palace
desires to convey to its friends
its cordial appreciation of their
continued patronage, and to
extend to them its hearty good
wishes for a Merry Christmas
and a happy and prosperous
New Year.
H. H. Harris, Mgr.
Alexandra Palace
University Avenue, Toronto
Telephone, Main 0907
(An Apartment Hotel)

ASHLEY & CRIPPEN
PHOTOGRAPHS

Wm. J. Smith
93 WEST BLOOR ST.
TORONTO
CAMERA PORTRAITS

STUDIO 96 YONGE STREET
Charles A. Lett
PHOTOGRAPHS
TELEPHONE, MAIN 1096

WIRE HAired FOX TERRIERS
The Ideal Christmas Gift
Faithful and Intelligent Companion Watch Dog
All Dogs Guaranteed.
"GLEN RIVERBY" KENNELS.
P.O. Address, 109 Clyde Bldg.,
Hamilton, Ont. Tele. Regent 243.

Hang Pictures Without
Showing Ugly Wires
Moore Push-Pins
Glass Heads — Steel Points
For Easy Fixing
Moore Push-less Hangers
Scientifically Secure Safety
15c Pkts. Everywhere
MOORE PUSH-PIN Co., Philadelphia

JAEGER
Pure Wool
JAEGER pure wool
garments, supreme for
all outdoor sports
wear, are seen upon
many a fashionable
deck.

Announcements
BIRTHS - ENGAGEMENTS
MARRIAGES - DEATHS
\$1.00 PER INSERTION
All Notices must bear the Name and Address
of the Sender.

BIRTHS
WHITTEMORE — At New York, on Dec.
19th, the wife of Dr. W. Laurence
Whittemore, of a daughter.

MARRIED
CALVIN — HEIGHINGTON. At Bloor
Street Baptist Church by the Rev. W. A.
Cameron, on Tuesday, December four-
teenth, 1926, Hiram Augustus Calvin, Jr.,
son of Mr. and Mrs. Hiram A. Calvin, to
Dorothea, daughter of Mrs. Heighington,
and the late Joseph Heighington.

GILLESPIE — SMITH On Dec. 6th, at
St. Paul's Cathedral, London, Ont., by
the Very Rev. Norman L. Tucker, M.A.,
D.D., Rose Hilda, daughter of
Mr. and Mrs. Arthur Hinchinson Smith,
St. James St., London, to Lt.-Col. Geo.
H. Gillespie, formerly of Kingston, Ont.

Miss Betty Francis, of Toronto,
entertained at dinner on Thursday
night of last week, prior to Mrs.
Sigmund Samuel's dance.

Miss Cynthia Allan, of Toronto, who
went to Kingston for the R. M. C.
ball, was the guest of Miss Hilda
Saeger, Bishop's Court.

Mr. and Mrs. Alfred B. Whitehead,
of Quebec, are spending Christmas in
Toronto, guests of Mr. and Mrs.
Morley Whitehead.

Mrs. J. J. Ashworth, of Roxborough
Street, East, was on Friday of last week
hostess at a most enjoyable luncheon
and Mah Jongg.



His Honor the Lieutenant-Governor
of Ontario will hold his usual reception
at Government House on New Year's
day from four to six o'clock.

Mrs. Paul Peters, of Toronto, with
her little son, is spending the Christ-
mastide with her parents, Mr. and Mrs.
William Southam, in Ottawa.

Mrs. Hugh Williams Fraser is visit-
ing her parents, Major-General Victor
Williams and Mrs. Williams in Toronto
after six months spent abroad.

Mrs. Norman Allen's dance in honor
of her debutante daughter, Cynthia, will
take place at Jenkins' Galleries,
Toronto, on the night of December 28.



MRS. LEONARD MORSE GODDARD, OF VANCOUVER
Who is visiting her mother, Mrs. Hugh Anson-Cartwright, in Toronto, during
her husband's absence in Eastern waters. At the time of her marriage a
year ago last fall, her husband was Lieutenant Goddard, R.N.R., 1st Officer
of the C.P.R. liner Empress of Canada, and has since received promotion.
He is the son of the late Mr. and Mrs. Ernest Goddard, of London, England.

Mrs. Reginald Case, of Toronto, is
spending Christmas with her parents,
Mr. and Mrs. J. B. Watson, in Ottawa.

Mrs. Cromwell Gurney, Oriole Park-
way, Toronto, entertained at a tea for
her debutante daughter, Helen, on
Friday afternoon of last week. Mrs.
Gurney wore a becoming gown of
American Beauty georgette. Miss Helen
Gurney was charming in a satin frock
smoked in pale blue and rose, and
wore silver slippers. Mrs. Geoffrey
Beatty and Mrs. Graham Watson pre-
sided at the tea table, which was done
with tall ivory candeliers in Sheffield
candelabra and scarlet poinsettia. All
the assistants in the tea room wore
little shoulder bouquets presented by
the hostess. These were, Miss Betty
Southern, Miss Frances Gurney, Miss
Barbara Ryckman, Miss Douglas
Rogers, Miss Margaret Hunt, Miss
Mary Wilson and Miss Fannie Hum-
phrey. Some of the hundred guests
were, Miss Isobel Cockshutt, Mrs.
George Watt and Miss Margaret Watt
(Brantford), Miss Odile Gilmore, Miss
Jean McCarthy, Miss Margaret Watson,
Miss Helen Beatty, Miss Audrey Watt,
Miss Joyce Warden, Miss Isobel Wil-
lams, Miss Betty K. Smith, Miss Betty
Wellington, Miss Lorna Farmer, Miss
Stephanie Baskin, Miss Betty Francis,
Miss Margaret M. Murrich, Miss Jean
Ganong, Miss Helen Steel, Miss Lenore
Gooderham, Miss Eleanor Harris, Miss
Freda Laidlaw, Miss Leslie Lee, Miss
Beth Lindsay, Miss Madeleine Mara,
Miss Florence Samuel, Miss Constance
Wilson, Miss Phyllis Cassels, Miss
Peggy Beaton, Miss Constance Baker,
Miss Dorothy Thompson, Miss Mar-
garet Howland, Miss Phyllis May, Miss
Marion Mitchell, Miss Helen Playfair,
Miss Ruth Peardon, Miss Georgina
Pearson, Miss Helen Anderson, Miss
Cynthia Allen, Miss Betty Blackwell,
Mrs. Eaton Burden, Miss D. Despard,
Miss Mary Kane, Miss Grace Despard,
Miss T. Davies.

Mr. and Mrs. Harold Savage, of
Montreal, are spending Christmas with
Mr. and Mrs. W. K. George.

Mrs. Melfort Boulton, Miss Adele
Boulton and Miss Naomi Boulton, of
Toronto, are spending Christmas with
Major-General and Mrs. Elmsley in
Kingston. General and Mrs. Williams
are entertaining at a dance on
Christmas night.

The games held in the Armouries by
the Toronto Garrison Officers' Indoor
baseball games were as usual largely
attended on Saturday night of last
week. On this occasion Mrs. Albert
Gooderham, Jr., Mrs. Douglas Storms,
Mrs. Allen Thomas and Mrs. Kenneth
Coulthard acted as hostesses. Those
present included Captain and Mrs.
Sidney Wedd, Mr. and Mrs. Edward
Kitchum, Captain and Mrs. H. Symons,
Miss Lenore Skinner, Ottawa, Mr.
Dalton Boyd, Miss Mary Wilson, Major
Richard Sankey, Mr. and Mrs. Dorothy

Dawson, Miss Jean McCarthy, the
Misses Helen and Sheila Fraser, Major
Sidney Grassett, Miss Isobel Symons,
Miss Douglas Rogers, Miss Betty Ful-
ford Mr. Hugh Cayley, Miss Edith
Coleman, Miss Leslie Lee, Miss Betty
Smith, Mr. Douglas Catto, Miss Helen
Wilson, Mr. Hunter Osilvie, Miss
Evelyn Allan, Miss Marion MacLaren,
Mr. and Mrs. Humphrey Gilbert, Mr.
and Mrs. Crawford Grier.

Mr. and Mrs. Frederick Richardson,
of Philadelphia, are in Toronto for
Christmas and the New Year, the guest
of the latter's parents, Mr. and Mrs.
Fellows. Mr. and Mrs. Richardson will
sail on January 6th on a trip round
the world.

Arthur Ryerson, Mr. and Mrs. Ross
Wilson, Dr. and Mrs. C. E. Wilson,
Mr. and Mrs. A. S. King, Miss
Eloise Washburn, Worcester, Mass.,
Miss Augusta Morek, of New York, Mr.
and Mrs. Reginald Walkins, Dr. and
Mrs. F. N. G. Starr, Colonel and Mrs.
W. E. Phillips, Mr. and Mrs. W. H.
Boswell, Mr. Bruce Young, Miss Jean
Ganong, Mr. E. Ganong, Dr. Smirle
Lawson, Mr. and Mrs. R. W. Davies,
Mr. and Mrs. J. P. Owens, Miss Virginia
Gundy.

Hon. Wallace Nesbitt and Mrs.
Nesbitt, of Upper Bay Street, Toronto,
entertained at dinner on Tuesday night
in honor of the Hon. Howard Ferguson
and Mrs. Ferguson.

Mrs. Mackenzie Low, of London,
England, is spending Christmas with
Mrs. Frank Hodgins, Toronto.

Mrs. W. Herbert Cawthra, of Forest
Hill Road, Toronto, entertained at
dinner on Tuesday night of last week
in honor of Mrs. Mackenzie Low, of
London, England, a popular visitor in
Toronto.

Mrs. J. F. Austin, of Oriole Road,
Toronto, and Miss Adele Austin, have
gone to Southern California for the
winter.

Mr. and Mrs. Charles Easson are
now settled in their residence on Rox-
borough Street, East, Toronto.

Major E. C. Barrett, of Kingston,
has been spending a week in Toronto.

Mr. and Mrs. Angus MacMurchy, of
Toronto, are spending Christmas in
Port Hope, Ontario, with Senator and
Mrs. Mulholland.

Mrs. A. E. Kirkpatrick, of Toronto,
will entertain at tea for her daughter,
Miss Ethel Kirkpatrick, on New Year's
afternoon.

Miss Annette Blaikie, of Elm Avenue,
Rosedale, Toronto, recently returned
home after a visit of two weeks to Miss
Nancy Esdaille, in Montreal.

A number of young Torontonians
went to Oshawa on Friday to Mrs. R.
S. McLaughlin's ball at Parkwood.
These included Miss Betty Southern,
Miss Douglas Rogers, Miss Dorothy
Towers, Miss Mary Wilson and Miss
Helen Steele.

Miss Lorna Farmer, of Toronto, will
be youthful hostess at a tea on the
afternoon of December 26.

Mrs. A. J. Somerville and Mr. J.
Somerville, of Toronto, recently left to
visit Mr. and Mrs. Gordon Campbell
in Victoria, B.C.

Mr. and Mrs. Dick McGaw, of
Toronto, are in California, where they
will winter.

Mrs. Gordon L. Campbell, of Kelowna,
B.C., is the guest of Mrs. Charles
Gilmour, St. George Street, Toronto.

Mrs. J. Wesley Widner, of Simcoe,
Ontario, and her daughter, Mrs. Herbert
Sparling, of Saint John, N.B., recently
left for San Diego, California, to spend
the winter months.

Lieut.-Colonel D. G. McIntosh and
Officers of the North Waterloo
Regiment will give their annual Military
Ball on Monday evening, December 27,
at nine o'clock, in the Crystal Ball
Room, Hotel Walper, Kitchener.



MRS. GUY H. KIRKPATRICK AND BABY SON, GUY GORDON, OF VANCOUVER, B.C.
The young son of Lieut.-Colonel and Mrs. Kirkpatrick is a grandson
of the Hon. Sir Hibbert Tupper, K.C.M.G., and Lady Tupper of Vancouver,
and a great grandson of the late Sir Charles Tupper, first baronet.
The charming little boy is also a grandson of the late Sir George Kirkpatrick, a
former Lieutenant-Governor of Ontario and at one time a prominent
resident of Toronto. Mrs. Kirkpatrick is a social leader and prominent
hostess in Vancouver.

"Niagara Maid"
Silk Hosiery and
Glove Silk Underwear
— creations of beauty in lin-
gerie and hosiery to satisfy
Milady's love of the luxur-
ious; with a durability to
delight her sense of thrift.
Also
"Niagara Maid"
Silk Gloves
CANADIAN PRODUCTS
FACTORIES AT BRANTFORD

Iverholme
74 ST. GEORGE STREET
TORONTO
A delightful Old English
Pension. American and
European Plan. Excellent
home cooking.
Rooms, single and ensuite
with private bath.
Rates (including After-
noon Tea) from \$18.00
per week up.
Garage in connection.
Phone TRINITY 1079.
74 St. George Street.
Write for reservations at
our expense.
MRS. STEPHENSON
Proprietor.

SPECIAL CHRISTMAS DINNER
at the
King Edward Hotel
From 12 to 2 at \$2.00 Per Person
From 6 to 9 at \$2.50 Per Person
SPECIAL MUSIC AT THE EVENING DINNER.

FOR CHRISTMAS BREAKFAST
FEARMAN'S
Star Brand
BACON
— crisp, savoury slices of enticing goodness. Make sure you
get "Star" Brand — the Bacon with the delicious flavor.
At your dealers since 1854.

THE FASTEST OCEAN SERVICE IN THE WORLD
The famous
AQUITANIA
Jan. 15th Feb. 4th Feb. 26th
BERENGARIA
Jan. 8th Mch. 12th
MAURETANIA
Feb. 21st—Mediterranean Cruise
To Europe from New York.
Three magnificent "float-
ing palaces," known the world
over for their speed and lux-
urious comfort.
Cunard
LINE
The ROBERT REFORM CO., Limited, TORONTO (Phone Elgin 3471)
or any STEAMSHIP AGENT.



The marriage at Avenue Road, Toronto, of Dorothea, daughter of Mrs. Heighington and the late Joseph Heighington, to Mr. H. Augustus Calvin, Jr., took place on Tuesday afternoon of last week in Bloor Street Baptist Church, Rev. W. A. Cameron officiating. The bride, who was given away by her brother, Mr. Angus Compston Heighington, was gowned in oyster white French crepe with sequin and diamond trimming. A court train fell from the shoulders and the veil was worn over the face and held in position by a wreath of tiny orange blossoms. Mrs. Victor Chesnut, sister of the bride, was matron of honor, and Miss Hilda Calvin, sister of the bridegroom, bridesmaid. Mr. Gerald Smart, of Brockville, acted as best man. Mrs. John Symons sang during the signing of the register. The ushers were Mr. Rex Calvin, of Montreal, Mr. Collamer Calvin, Mr. Bert Northey and Mr. Wilfrid Heighington. After the ceremony a reception was held at the home of Mr. and Mrs. Angus Heighington. Mrs. Calvin, mother of the bridegroom, wore gray georgette with black hat. Mrs. Joseph Heighington was in silver brocade. The bride and bridegroom left for their honeymoon, the bride wearing cinnamon georgette and tete de negres satin with velvet hat in two tones matching the costume, and seal and beaver coat. Mr. and Mrs. Calvin, Jr., sailed for England on the *Berenaria* from New York.

Dr. and Mrs. Roscoe R. Graham returned to Toronto this week from their European tour.

Mrs. J. B. MacLeod, of Toronto, entertained at luncheon on Thursday of last week in honor of Mrs. Elliott-Baker.

The annual At Home of the Mississauga Horse will be held in the King Edward Hotel, Toronto, on Friday, the 4th of February.

Mrs. Reginald Parmenter recently returned to Toronto after a visit to Ottawa.

Mrs. J. L. Richardson, of Russell Hill Road, Toronto, will entertain at tea on Tuesday, December 28, for her young daughter, Miss Betty.



MRS. JOHN CATTO, OF CASTLEFRANK CRESCENT, TORONTO. Formerly Miss Eric Sheppard, daughter of Mr. and Mrs. T. H. Sheppard, of Toronto. Mrs. Catto was married on October 22, at St. Simon's Church, Toronto.

—Photo by Charles Aylett.

Mr. and Mrs. J. Skinner, of Toronto, are spending Christmas in Hamilton, Ontario, guests of Mr. and Mrs. Phil.

Miss Mary Humphrey and Mr. Wheelock Humphrey will spend the Christmas holidays with their parents, Mr. and Mrs. Campbell Humphrey, Poplar Plains Road, Toronto. Mr. Robt. H. Smith, of Barbadoes, will also be a guest of Mr. and Mrs. Humphrey.

Mrs. G. A. H. Grierson, of Glenrose Avenue, Toronto, formerly Miss Beverly Millicamp, of Oshawa, received on Thursday of last week for the first time since her marriage, Mrs. Grierson wore her wedding gown of ivory satin with frilled silk net ruffles on the skirt. Her long train was of Spanish lace over pale pink crepe. Ivory satin slippers were worn. She carried an old-fashioned posy of Sweetheart roses and lilies-of-the-valley. Her mother, Mrs. Millicamp, received with her, and was gowned in French blue georgette with corsage of mauve and pink sweet peas. Mauve chrysanthemums decorated the drawing-room. Mrs. Grierson, of Oshawa, and Mrs. R. B. Gellie, of Oshawa, poured tea and coffee. The table was done with pink snapdragons and yellow hyacinths and tall yellow candles on a lace cloth. Mrs. Grierson's bridesmaids, Miss Malsie Millicamp and Miss V. Braithwaite, who assisted in looking after the guests, wore their bridesmaids frocks of yellow georgette over gold tissue.

Mr. and Mrs. Sigmund Samuel, of Toronto, received a large number of friends and acquaintances on Thursday night of last week at the Hunt Club, which was tastefully decorated with green and red. In honor of their daughters, Miss Kathleen Samuel, one of the debutantes of the season in Toronto. The reception was followed by a delightful dance, which was greatly enjoyed by the many dancers. Mrs. Samuel received in a smartly becoming gown of black and rose with garniture of pearl and diamond, and wore diamonds for ornament. Miss Kathleen Samuel was most attractively frocked in white with iridescent beads and wore gold slippers. The debutante, who was the recipient of many beautiful flowers, which were placed near her, was charming in a lovely green chiffon frock with silver embroideries. She carried a bouquet of lily-of-the-valley and wore silver shoes. The guests included Mr. and Mrs. Harley Larkin, Miss Mildred Brock, Dr. and Mrs. Herbert Bruce, Miss Madeleine Mara, Miss Harriet Broughall, Miss MacLean Howard, Miss Margaret McMurich, Miss Jean McGregor Young, Mr. and Mrs. Emerson Low, Miss Marion McCulloch, Miss Helen Fraser, Miss Marjorie Ridout, Mr. James Ridout, Miss Margaret Howland, Mr. Eric Warren, Mr. Digby Wyatt, Miss Helen Beatty, Miss Sheila Fraser, Miss Louise Gooderham, Miss Frieda Laidlaw, Miss Helen Gurney, Mr. Douglas Lockhart, Mr. Leighton McWhimney, Miss Fannie Humphrey, Miss Betty Francis, Miss Mary Tugman, Miss Vivian Scott, Mr. Douglas Jennings, Mr. Fred Lyon, Miss Betty Brodie, Mr. Allan MacLean Howard, Mr. Douglas Gunn, Miss Jessie Thornton, Mr. Clarke Ashworth, Miss

Lorna Farmer, Miss Isobel Williams, Mr. Geoffrey Brock, Miss Constance Wilson, Dr. Gossage, Mr. Alan MacIntosh, Miss Helen Steele, Miss Margaret Austin, Mr. and Mrs. Baird Ryckman, Miss Betty Southam, Mr. George Kirkpatrick, Miss Stephanie Bastedo, Miss Rochereau de la Sabliere, Mr. Douglas Laidlaw, Miss Betty Blackwell, Miss Barbara Ryckman, Miss Charlotte Staples, Miss Mary Humphrey, Miss Georgina Pearson, Mr. Ross Byrie, Messrs. Jack and David Wright, Mr. Cyril Capreol, Mr. Dana Porter.

Mrs. Clarence Thetford, of Mount Vernon, New York, is with her sister, Mrs. W. P. Prendergast, for the holiday season. Mr. Thetford arrives later in the week.

The wedding of Miss Lorraine Poole Bender, daughter of Mrs. Robert Poole Bender, of New York, and granddaughter of the late Mr. and Mrs. Arthur, of Toronto, to Mr. Pearce Campbell Armstrong, son of the Hon. Dr. and Mrs. James W. Armstrong, of Winnipeg, Manitoba, took place in New

The Gayest Time of the Whole Year

CHRISTMAS holidays—the gayest time of the year. A breathless round of parties. And beyond—the thrill of mid-Winter affairs. All this means new Frocks, for one cannot wear the same one too often. Simpson's presents the very dancing Frocks the smart younger set will wear on these occasions—each Frock as gay as the dance itself.



The Robert Simpson Company Limited



BERMUDA The Golfer's Dream

Enjoy Winter Golf now in Sunshine and Sea Breezes, where birds are singing, flowers blooming, all Nature smiling! Some of the finest golf courses on this hemisphere are waiting for you to "tee off".

All other out-door recreations too. Pack up your golf kit and go. Ask your local steamship Agent for illustrated Tourist Guide or write direct for special information.

THE BERMUDA TRADE DEVELOPMENT BOARD, HAMILTON, Bermuda

On Tuesday afternoon Mrs. Murray McLeod was hostess at a largely attended and beautifully arranged reception at her residence on Coburg Street, Saint John. The decorations were extremely pretty throughout the house and suggested in their bright coloring the festive season so near at hand. Mrs. MacLaren received her guests in the drawing-room and wore a smart grey crepe de Chine and lace gown. In the dining-room, where scarlet geraniums and ferns predominated in the scheme of decoration, the handsomely appointed tea table was presided over by Lady Hazen. Mrs. James F. Robertson, Mrs. Busby and Mrs. Andrew Jack. Assisting with the refreshments were Mrs. George K. McLeod, Miss MacLaren, Miss Bertha MacLaren, Mrs. W. L. Caldwell, Mrs. Lawrence MacLaren, Miss Emily Stur-

dee, Miss Doris DeVeber, Miss Kathleen Sturdee and Miss Jean McAvity. Mr. and Mrs. J. P. Dougall, of Barrie, Ontario, are guests of their daughter, Mrs. A. Neil McLeod and Mr. McLeod, Coburg Street, Saint John. Archdeacon Faries and Mrs. Faries, of Keewatin Diocese, sailed on the *Minardosa* from Saint John on Wednesday for England. While in Saint John the Archdeacon and Mrs. Faries were guests of Mrs. James F. Robertson, Carleton Street.

Mr. and Mrs. Ernest Palmer and their son, Warren Palmer, of Nanton Avenue, Toronto, will spend Christmas with Mrs. Palmer's mother, Mrs. Weldon, in London, Ontario.

Miss Edith Bauld, of Halifax, is the guest of Colonel Commandant and Mrs. W. B. Anderson, King Street East, Saint John, for the Christmas season.

Mr. DeLancy Robinson, his sister, Mrs. Carr, and her daughter, Miss Carr, of New York, spent a few days this week with his brother, Mr. Cortlandt Robinson, and Mrs. Robinson, Saint John.

Mrs. Arthur Ives Anglin entertained at tea on Saturday at her residence, 59 Orange Street, Saint John, for Miss Edith Schofield, of New York, who is spending a few weeks with her mother, Mrs. John K. Schofield, before going to California for the remaining winter months.

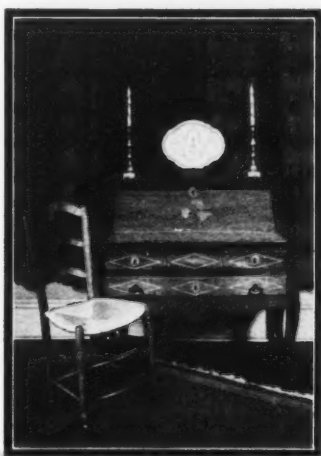
The annual dance supper and presentation of prizes of the Ilexington Golf Club will be held at the Sunnyside Pavilion on the evening of Wednesday, January 28th. Invitations will be sent out for this affair to all members and their friends early in the New Year.

Mrs. J. K. L. Ross, of Montreal, was the hostess on Thursday evening of last week for a most enjoyable house dance, at which about one hundred and fifty guests were present. Mrs. Ross wore a gown of silver lame, with a nosegay of orchids and lilies-of-the-valley, and carried a rose pink fan. Her daughter, Mrs. Duncan Hodgson, was gowned in white satin, with a double tier of silver and pearl fringe on the skirt, embroidery at the waist line of sequins and pearls in flat rose design, and a shoulder bouquet of orchids. Mrs. J. K. M. Ross was in a frock of blue georgette with a corsage bouquet of orchids. Two house guests were Mrs. William Whitridge, of Baltimore, gowned in Alice blue, and Miss Marion Wilson, of New York, in cloth of gold, with shoes to match, and a corsage of yellow roses and lilies-of-the-valley. The Gothic room, decorated with Southern smilax, almond blossoms, twenty roses and lilies, and lighted with Chinese lanterns, and the drawing-room, with the windows outlined in laurel and arranged with pink roses and lilies, were used for dancing. A buffet supper was served at midnight in the dining-room, the table being decorated with spring flowers.



MISS HELEN PHILLIPS. Daughter of Major A. T. Phillips, of Ottawa, and the late Mrs. Phillips, is one of the debutantes of the season in Ottawa. —Photo by John Poulos.

Antique Furniture



An antique Louis XV Provencal fall-front secretaire with bombe front: in walnut inlaid with marquetry, and a bentwood chair from the Garonne.

The Old Antiquary Limited
DEALERS IN THE UNIQUE
365 YONGE ST., TORONTO
Telephone: Main 2182.

Before You Give a Subscription for SATURDAY NIGHT

be sure that the travelling subscription agent carries this certificate. See that the date on the face has not expired and that the name and subscription price of SATURDAY NIGHT is on the back. Without this certificate, no person is an authorized agent of Saturday Night.

This is to certify that
SPECIMEN
(Name of Salesman Here)
is authorized to take subscriptions to SATURDAY NIGHT until
December 31st, 1926
at the regular subscription rates as shown on the back of this credential
NOT GOOD AFTER ABOVE DATE
John F. Joy
Circulation Manager

This is the Home of SATURDAY NIGHT
"The Paper Worth While"

Royal Yeast Cakes

STANDARD
OF QUALITY
FOR OVER
50 YEARS

MAKE
BETTER
HOME
MADE
BREAD



*This Little Lady—
has been Serving
You Faithfully
for Many Years*
"BREAKFAST" in
**Baker's
Breakfast Cocoa**
Means Something

The United States Food Standards define "Breakfast" Cocoa as cocoa containing not less than 22 per cent of cocoa butter. Many cheap cocoas (which cannot be labelled "Breakfast" Cocoa) contain not more than 14 per cent or 15 per cent of butter. Baker's Breakfast Cocoa contains not less than 26 per cent of cocoa butter, almost one-fifth more than Government requirement. The phrase Baker's Breakfast Cocoa means a pure, delicious cocoa of high quality and possessing a considerable amount of nourishment.

Walter Baker & Co. Limited
Established 1780
DORCHESTER, MASS.
Canadian Mills at Montreal

Booklet of Choice Recipes sent free



Down through the years
the personal letter has
been the binding link in
the Chain of Friendship.

For private correspondence use

**French
Organdie**

Barber-Kille
Canada

For Tired Aching Feet

BAUME BENGUE gives quick relief from tired, aching feet. Gently rubbed into the skin, it relieves congestion, soothes away the burning, and makes your feet feel comfortable. Always keep a tube handy.

Say "Ben Gau" to your druggist.

BAUME BENGUE
(ANALGESIQUE)

For Free Sample
Send 10c. to cover
cost of packing and
mailing—
The Leeming Miles
Co. Ltd., Montreal.



The Lieutenant-Governor of Quebec, Hon. Narcisse Pérodeau, and Mrs. Frank McKenna entertained at Spenserwood on Tuesday night of last week in honor of the Governor-General of Canada and Viscountess Willingdon.

Hon. Marguerite Shaughnessy, of Montreal, entertained at dinner on Wednesday evening of last week at the Ritz-Whitton Hotel prior to the dance given by Mr. and Mrs. J. K. L. Ross.

Miss Margaret Fleming, of Ottawa, has been visiting Captain the Hon. and Mrs. Francis W. Erskine in Quebec.

Mrs. Rose Wiggs and Mrs. William Evans, of Montreal, are spending the Christmas holidays with their mother, Lady Watson, in Quebec.

The Baron and Baroness de Vitrolles, of Montreal, were in Quebec last week on the occasion of the luncheon given in honor of the Governor-General of Canada, and Viscountess Willingdon.

Sir Francis MacNaughten, Bart., and Lady MacNaughten, the latter the daughter of the late Sir William Ritchie, Chief Justice of the Supreme Court of Canada, arrived in Saint John.



MISS LILLIAN GUNN
Only daughter of Mr. and Mrs. A. C. Gunn, and one of Ottawa's charming debutantes. —Photo by John Pavis.

Sir William Otter, of Toronto, was in Ottawa recently for a short stay.

Mrs. Hugh Guthrie, of Ottawa, entertained at a luncheon of twenty-two covers on Tuesday of last week for the wives of the Conservative members of Parliament in Ottawa.

Mrs. J. K. L. Ross, of Peel Street, Montreal, entertained at a delightful dance on Wednesday evening of last week. Mrs. Ross's guests numbered about one hundred and fifty and included the younger married set and the younger set.

Mrs. Symington, of Winnipeg, has been visiting in Quebec for some time, guest of her brother-in-law and sister, Mr. and Mrs. A. C. M. Thompson.

Mrs. Norman F. Wilson, of Ottawa, will entertain at a dance at the Country Club on the night of December 30, in honor of her two daughters, the Misses Olive and Janet Wilson.

Mr. and Mrs. Brand Howard, who were guests at the James-Reynolds wedding in Brockville, are again in Montreal.

Lady Drier, of Quebec, is entertaining at a dance at her residence, Grande Allee, on the night of Monday, Dec. 27.

Lady Beaverbrook, of London, Eng., is remaining in Montreal till after Christmas.

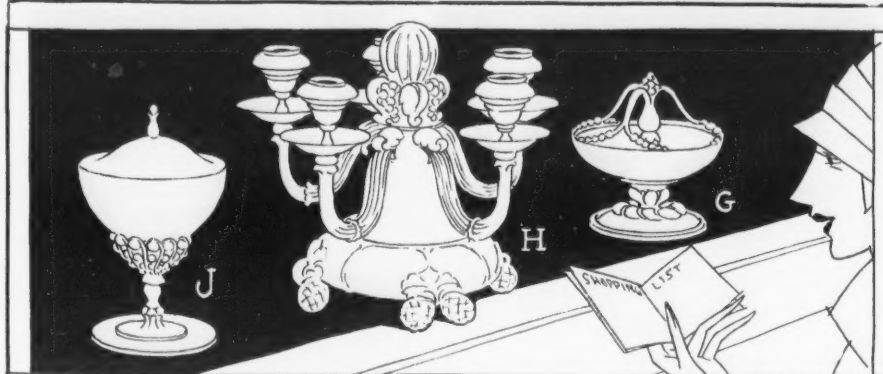
Mr. and Mrs. Richard Southam, Jr., of Montreal, are spending Christmas in Halifax, N. S., with Mrs. Southam's parents, Mr. and Mrs. C. J. Burdell, and Mrs. Southam will remain till after the New Year.

Sir Edward Kemp, of Toronto, was in Ottawa last week for a few days, and was a guest at the Chateau Laurier.

Miss Frieda Wigham, of Montreal, entertained at the tea hour on Wednesday afternoon of last week for her sister, Miss Gayneith Wigham. The tea table was presided over by Mrs. Kenneth Mappin, Mrs. Henry Fry, Mrs. Henry Budden, and Miss Queenie Holland. These were assisted by Miss Athol Carter, Miss Marjorie Cochran, Miss Dorothy Stedman, and Miss Sheila MacFarlane.

Mr. F. H. Blair, of Montreal, entertained at a luncheon of twelve covers on Thursday of last week in honor of his house guest, Mr. Eugene Gossens, the eminent English composer and conductor.

Mrs. Ian Adair, Miss Muriel Jamieson, the Misses Dorothy and Betty Molson, the Misses Jean and Ruth Wilson, Miss Christeen Slessor, Miss Amy Webster, Miss Edith Henry, Miss Kathleen Barry, Miss Mary McLernon, Miss Beryl Gilmour, Miss Marion Grindley, Miss Ruth Walker, Miss Kathleen Buchanan, Miss Norah Sullivan, Miss Freda MacGachan, Miss Hope Cushing and Miss Norah Rosamond went from Montreal to Kingston to attend the Christmas season Ball at the Royal Military College, on Tuesday night of this week.



JENSEN SILVER

*One of the Wonders of the
Artistic World — the Joy
and Desire of the Hostess*

IN THE GIFT SHOP

GEORG JENSEN is another Benvenuto Cellini — a silversmith of rare and glowing genius. His hand-wrought silver is the marvel of the craftsman, the proud treasure of the collector, the darling possession of the woman who invests her dinner table with beauty. This shipment from Copenhagen brings new glory to the Gift Shop. The pieces in the sketch for example:

J. Covered comfort for sauce or sweets—\$100.00. Or without cover—\$65.00.

H. Superb candelabra with acorn motif—four lights. \$1,000.00.

G. Low comfort for almonds or sweets. \$100.00.

K. Coffee set of pot, cream jug and sugar bowl—\$300.00.

N. Serving spoon and pie knife—\$35.00 each.

Other pieces include: grape scissors—\$50.00. Gravy ladle—\$25.00. Cake knife—\$35.00. Tea spoons—\$2.50 each. Coffee spoons—\$2.00 each. Water Jug—\$150.00. Brooches set with green agates or corundums—\$35.00.

—Fourth Floor, Yonge St.

THE T. EATON CO. LIMITED

A Yuletide Wish

May you be happy this Christmas time—
may fortune smile upon you, and may
you have abundant prosperity throughout
the coming year.

This is our Christmas wish to you and
yours.

City Dairy

A. J. Mans

CHAIRMAN OF BOARD

J. F. Westgate

PRESIDENT

Christmas 1926